

TRANSITION ASSISTANCE PROGRAM FOR GUARD AND RESERVE FORCES

FIELD HEARING BEFORE THE SUBCOMMITTEE ON ECONOMIC OPPORTUNITY OF THE COMMITTEE ON VETERANS' AFFAIRS HOUSE OF REPRESENTATIVES ONE HUNDRED TENTH CONGRESS SECOND SESSION

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TRANSITION ASSISTANCE PROGRAM FOR GUARD AND RESERVE FORCES

FRIDAY, MAY 16, 2008

**U.S. HOUSE OF REPRESENTATIVES,
COMMITTEE ON VETERANS' AFFAIRS,
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY,
*Washington, DC.***

The Subcommittee met, pursuant to notice, at 1:00 p.m., at Indiana University—South Bend, Wiekamp Hall, Room 1001, 1700 Mishawaka Avenue, South Bend, Indiana, Hon. Stephanie Herseth Sandlin [Chairwoman of the Subcommittee] presiding.

Present: Representatives Herseth Sandlin, Donnelly and Boozman.

OPENING STATEMENT OF CHAIRWOMAN HERSETH SANDLIN

Ms. HERSETH SANDLIN. Good afternoon, ladies and gentlemen. The Committee on Veterans' Affairs, Subcommittee on Economic Opportunity hearing on the Transition Assistance Program (TAP) for Guard and Reserve Forces, provided by the U.S. Department of Defense (DoD), U.S. Department of Veterans Affairs (VA), and the U.S. Department of Labor (DoL), will come to order.

I'd like to thank my good friend and Ranking Member, Mr. John Boozman of Arkansas, for joining us here today, for his leadership on the Subcommittee, and for the productive bipartisan working relationship that we enjoy.

I would also like to thank Congressman Joe Donnelly, from here in Indiana, for his hospitality in inviting us to South Bend. I'm honored to be here today. Mr. Donnelly is a hard-working, valued Member of this Subcommittee, who also works in a strong bipartisan manner to provide our Nation's servicemembers, veterans, and their families the best available programs and services they need and deserve.

Much progress has been made in education benefits, vocational rehabilitation services, employment programs, and VA Home Loan programs; however, I think everyone would agree that we must remain vigilant to guard against any decline in benefits or services, and we must continue to address unique needs experienced by members of the National Guard and Reserve Forces and their families.

Like many of my colleagues on the Subcommittee, the State of South Dakota has had servicemembers who have been activated in support of operations in Iraq and Afghanistan. Some of these brave men and women have returned injured and are currently in need of healthcare and employment services. They, like all disabled veterans,

erans from around the country, deserve our best efforts to provide a seamless and effective transition from military service to civilian life and the work force.

Earlier last year, this Subcommittee held its first hearing that included the Department of Labor's Veterans' Employment and Training Service programs that were created to assist veterans with employment assistance and protect the servicemember's employment rights. While these programs have proven to be quite successful in certain parts of the country, today we will receive testimony from servicemembers who could benefit from these programs but who may not be aware they exist.

Like my colleagues here today, I have had the opportunity to meet with local government officials and veterans back in my district in my home State of South Dakota. I have had many opportunities to speak with leadership staff, the Governor of South Dakota, Mike Rounds, and the Adjutant General of South Dakota's National Guard, Major General Steve Doohen, about ways to improve existing veterans' programs.

I am glad that we have succeeded in making some progress for our Nation's Reserve Forces. Included in the final version of the National Defense Authorization Act of 2008, we were able to gain bipartisan support for the language that would allow mobilized members of the Reserve Forces to use their Chapter 1607 education benefits for 10 years after they separate from service. While this is progress in the right direction, we must remain committed to expanding all benefits to help meet the needs of our servicemembers in the 21st century without sacrificing the quality of the services and the programs for veterans of past wars.

Furthermore, our Subcommittee has been working with the full Committee Chairman, Congressman Bob Filner of California, to address the immediate needs of servicemembers and their families who face possible foreclosures on their homes. The Ranking Member of the full Committee, Steve Buyer, also from Indiana, has also been working with us to address the foreclosure crisis and its impact on our Nation's veterans.

As we have heard at a recent Subcommittee hearing, data specific to veterans does not exist or is limited in scope, leaving us with an incomplete picture that makes it hard for us to get a good idea of how the current mortgage problems are affecting our veterans. But, because veterans and their families come to us and talk with us about the problems that they are having, we know that there is more for us to do as they encounter these problems, to protect against the instability that results from losing one's home.

Today, thousands of veterans throughout our country deserve better, and we must do our best to ensure they are afforded the protections they need as they adjust to life after their military service.

I am particularly interested in hearing about the issues of concern from National Guard and Reserve members, veterans and their spouses, and the actions the administration is taking to resolve the concerns of employment, education, rehabilitation, and housing, to provide effective transition assistance. We all know the effort it takes to undergo innovative approaches to assist soldiers and their families before, during, and after deployment. I look for-

ward to learning more about the strategies employed by the leadership here in Indiana.

I look forward to working with Mr. Boozman, with Mr. Donnelly, and the Members of this Subcommittee to ensure that all of our servicemembers are provided both proper training to complete their mission and the proper benefits to help them readjust and succeed in life after the military.

[The prepared statement of Chairwoman Herseth Sandlin appears on p. 52.]

Ms. HERSETH SANDLIN. I now recognize the distinguished gentleman from Arkansas, Mr. Boozman, for any opening remarks.

OPENING STATEMENT OF HON. JOHN BOOZMAN

Mr. BOOZMAN. Thank you, Madam Chair. It's truly good to be here, and I want to welcome and thank our panelists for taking time out of their very busy schedules to come and share. I know this is going to be a very productive field hearing. I also want to thank Mr. Donnelly so much for inviting us to be here. It's been a real pleasure working with him on the Subcommittee. You know, I think our Subcommittee, I think the Veterans' Affairs Committee, in general, is the kind of thing that you want to see in Washington, since the people working together—you know, there's a difference between Republicans and Democrats in some areas, but when it comes to veterans, we're on the same page.

So, again, thank you for being here, and thank you in the audience for also being here. I also want to thank our Chairlady for her hard work and leadership in so many different ways.

Indiana has certainly always been well-represented in the defense of our country, from the Indiana territory militia formed in 1801 to the 196,000 Hoosiers who served in the Civil War to those now serving in the 76th Brigade Combat team. And, in fact, I was visiting with the General; Arkansas also has the 39th Brigade deployed, and they're not too far from each other, serving in Iraq.

It's no secret that today's National Guard and Reserves are now an operational force and no longer a strategic reserve. That's one of the reasons that H.R. 5684, a bill that Ms. Herseth Sandlin introduced, which we very much support, contains a very significant upgrade to the education benefits of the Guard and Reserve.

Our Guardsmen and Reservists share many of the challenges of military life with their active-duty counterparts. They also face some unique difficulties, and we should endeavor to minimize those negative centers to the Service. One such challenge is, the members of the Guard and Reserves face multiple transitions in their deployment cycles. It's not easy to leave your job and support your family, health insurance, retirement benefits, seniority, and other factors important to all of us. When the servicemember returns home, we should do everything in our power to ease that transition.

I, especially, am very pleased with you, Madam Chair, in that you and I have visited several States where they have had solid programs to smooth the transition from combat to civilian life, and I'm really eager to learn about how Indiana meets that responsibility. I'm also very pleased that you've invited several wives to tes-

tify, because, without their strong support, we would probably have to rethink how we structure our Armed Forces.

Finally, I want to thank each of those here who wear or have worn the uniform for their service. And I believe we owe a special recognition to the spouses, who pay the bills, raise the children, fix the appliances and the car, and take care of the myriad of things that keep a family intact while the servicemember is deployed. My dad was in the Air Force for 20 years, and I know how tough it is when mom or dad is away for extended periods of time. So, a special thanks to the family.

And, with that, I turn it over to you, Madam Chair.

[The prepared statement of Congressman Boozman appears on p. 53.]

Ms. HERSETH SANDLIN. Thank you, Mr. Boozman.

I would now like to recognize the distinguished gentleman from Indiana, Mr. Donnelly, for any opening remarks he may have.

OPENING STATEMENT OF HON. JOE DONNELLY

Mr. DONNELLY. Thank you, Madam Chairwoman.

The first thing I'd like to say is how grateful we are to you and to Ranking Member Boozman for being here, being with all us to hear the concerns and the ideas of everyone in Indiana. We know how exceptional the servicemen and women from Arkansas and South Dakota are, and we have great gratitude to them, as well.

Also, I would just like to mention—and I know General Umbarger was with the family yesterday—we lost a young man on May 10th, Joseph Ford, the first member of the 76th Brigade, who was killed. And it is with deep and heart-felt feeling in all of us that we honor him here today.

And, General, thank you for being with the family yesterday, and I know you'll be with them again in the next few days.

To my fellow Members of the House Veterans' Affairs Subcommittee, I want to thank all of you for coming to South Bend, to the 2nd District of Indiana, a place that has exceptional pride in both our country and all those who serve. The topic of transition assistance is a timely subject around the country and here in Indiana. As was said, we have over 4,000 young men and women from our Guard in Iraq. The members of Company F, 151st Infantry of the Indiana National Guard, arrived home safely just last week back to South Bend, and they are dealing with all the transition assistance issues that any family could have to work with.

I want to recognize the immense contributions of these people in F Company, of those who are serving right now, and the men and women here on the home front who are waiting for them to come back, trying to hold things together.

As the fourth largest National Guard in the country, Indiana is a source of tremendous pride for our State. These men and women citizen soldiers selflessly serve to protect us in the event of natural or manmade disasters at home and also on the field of battle thousands of miles away. We are in both Iraq and Afghanistan, and over 10,000 have served overseas since September 11th.

The strain on the members and their spouses and the family is great. Guardsmen and Reservists come home, just a few days removed from the war zone, and must readjust, almost on the run,

to their lives as civilians. Weighing in are such challenges as returning to work during an economic downturn, resuming family responsibilities, seeking an education, getting things back together on the job front. Unfortunately, many also return home bearing physical injuries or the invisible wounds of post traumatic stress disorder (PTSD). We owe a lot to our Hoosier men and women who put their lives on the line for our safety, but, most of all, we owe all our veterans the promise that, when they return home, they will have the access to the services they need to smoothly transition back to civilian life. Transition assistance can help us to provide this.

I want to thank Sergeants Roy Saenz and Don Blosser, Mrs. Elizabeth Williams, Mrs. Dawn McCool, and Mrs. Lori Masapollo for being here today to give your firsthand accounts of the transition assistance process and what your families have gone through.

I also mentioned him before, but I want to thank Major General Umbarger. We are fortunate to have you leading our National Guard here in our State. I want to recognize Indiana Department of Veterans Affairs Director, Tom Applegate, for his testimony today, and to thank him for the work he does on behalf of the veterans.

Finally, I want to recognize all the VSOs who are here. You are the lifeline for all our veterans throughout the Congressional District. I want to thank the representatives of the Departments of Veterans Affairs, Labor, and Defense for being here today, and we look forward to all the testimony. You have given your heart and soul to this country, you have continued on afterward, and we want to thank you for your efforts, and we want to make sure that we're treating our veterans the right way.

Ms. HERSETH SANDLIN. Thank you, Mr. Donnelly.

I would like to thank all of the panelists who will be testifying before the Subcommittee today.

For all of you in the audience, this is a formal hearing of the Veterans' Affairs Subcommittee on Economic Opportunity. We've had a chance to visit with the witnesses ahead of time, to review their testimony, to invite them formally to be on our schedule of witnesses today. The questions that Mr. Boozman, Mr. Donnelly and myself will pose will be directed to the witnesses.

We are more than happy to visit with others in attendance for any questions you may have of us or others that have joined us as witnesses following today's hearing. Unlike more informal settings, today is a formal hearing of the Veterans Affairs' Committee, and we look forward to hearing from our scheduled witnesses. Their written testimony will be made a matter of hearing record, and they will be summarizing their testimony so that we have time for questions for each of our four panels today.

Let me welcome our first panel, Major General Martin Umbarger, Indiana Adjutant General; Major Cathy Van Bree, with Indiana National Guard Family Programs; and Mr. Roger Peterman, with Indiana National Guard Transition Assistance.

Again, I would like to remind all of you, our witnesses, that your entire written statements will be entered for the hearing record. I think that our lights here will be working, correct? Each of you will be recognized for 5 minutes. When it gets down to the yellow, that's

your signal to try to summarize, if you can. I'm usually not too hard when the 5 minutes are up, but, again, we do have four panels, and we want to make sure that there's plenty of time for questions. If you could just monitor that and try to wrap up within 5 minutes, we'd appreciate it.

General Umbarger, we're going to begin with you. Thank you, again, for your service here in the State of Indiana, the great partnership that I know you have with so many fellow adjutant generals across the country, and for your service on behalf of the men and women that you represent here in Indiana. You are now recognized for 5 minutes, General.

**STATEMENTS OF MAJOR GENERAL R. MARTIN UMBARGER,
ADJUTANT GENERAL OF INDIANA, JOINT FORCES HEAD-
QUARTERS, INDIANA NATIONAL GUARD; MAJOR CATHY VAN
BREE, DIRECTOR OF FAMILY PROGRAMS, JOINT FORCES
HEADQUARTERS, INDIANA NATIONAL GUARD; AND COLO-
NEL ROGER D. PETERMAN, TRANSITION ASSISTANCE ADVI-
SOR, INDIANA NATIONAL GUARD**

STATEMENT OF MAJOR GENERAL MARTIN UMBARGER

Major General UMBARGER. Well, thank you, Madam Chair—Chairwoman Herseth Sandlin, Congressman Boozman, my good friend Congressman Donnelly. Thanks for your support for the National Guard and all the soldiers of Indiana. Other Members on the Subcommittee, distinguished guests of the audience—I see a lot of veterans sitting behind me—God bless you. Thank you for the service to the country that you've given to us.

It's a great opportunity for me speak on the issues regarding the care, treatment and benefits of our soldiers, airmen and families. Soldiers and airmen of the Indiana National Guard continue to answer the call on behalf of our Nation and the State of Indiana. As you know, the National Guard is a dual-missioned organization. We have a State mission in support of local first responders in their time of need, responding to manmade and natural disasters of our State. Our other mission is the Federal mission of reinforcing the Army and the Air Force in their missions all over the world.

Since 9/11, I think you must agree, our great soldiers and airmen have done this important mission, and they've done it in spades. We currently have over 14,500 soldiers and airmen assigned to the Indiana National Guard, and we're extremely proud and boast of being the fourth largest Army National Guard in the Nation. We are presently at 106 percent of our authorized strength, and, over the past 3 years, Indiana has ranked in the top five States in the Nation in recruiting and retention. We are present—each of the past 3 years, the Nation's top recruiter has come from our ranks.

Over 14,000 soldiers and airmen have been deployed to fight against the Global War on Terror. Presently, we have 4,133 Indiana Guardsmen, both Army and Air, deployed to multiple sites worldwide, doing a variety of missions. No State has more deployed than Indiana, at this time.

The accomplishments of our brave soldiers and airmen are many, but the stresses of the multiple deployments have taken a toll on

our force and caused many adjustments to be made by my Joint Force Headquarters' Indiana staff to support them during the pre-deployment, deployment and post-deployment phases. Prior to 9/11, what used to be a normal baseline of events, insufficient staffs of maybe one deep assisted with providing benefits to soldiers, airmen, and families. Today, in order to provide care of our soldiers, airmen, and their families is sweeping changes, administrative procedures, changes to the authorizations have been made.

Prior to 9/11, the staffing of the Indiana Guard was either one or two deep or non-existent concerning veterans' services to servicemembers and their families. Since 9/11, and the multiple deployment of our Hoosier Guardsmen, we have created a new directorate on my Joint Force staff—Indiana staff. The directorate is called my "Civil Military Affairs Directorate." We are one of the only few States which have caused—created this J9 Directorate to support servicemembers, their families, and employers during pre-deployment, deployment, and post-deployment.

I gave you a handout of that. It kind of shows you, normally, this would be conducted by our personnel. They have personnel for so many needs, and our personnel on pay and awards and whatnot, and we felt the need to put these key areas under a—one directorate. And you see the different programs. I show the circle. They're all, in fact, to assist the soldier. It's Family Programs, Veterans Assistance—Veterans Transition Assistance, which I have Roger here, who works for me, and Cathy on the Family Programs. Our Ceremonial Unit. We give honors to those that have given the ultimate. Our Chaplain's a very important part of a key component when we have an issue with the family. Our band will—ultimately, everybody wants our band, and we love our band for going away and coming home, but that, too, is linked to those wonderful occasions when linked back to the family, and our Command Historian are all linked to that.

Several other changes in the staffing priority were also made to assist the servicemember through innovative techniques and hard decisions. The Indiana National Guard Relief Fund was established to assist families that incur economic difficulties during deployment. This 501(c)(3) fund was established as a result of many Hoosiers and organizations wanting to contribute financial assistance in many, many ways to our soldiers and our families. The fund assists families during times of economic difficulties as a result of their deployment.

What I had was many officers would tell the Guard's story, and we'd talk to people who'd say, "What can we do, General? Tell me." And we'd get calls from a lady who gives us \$20, all the way to Lily Endowment, who has given us over \$750,000, and they don't even want me to talk about it. But this is the way we get money in that we can use for issues of families of which we have no means or no way to help them. So I'm very, very proud of that program.

We also have the Stay-Behind Title 10 Officers and Non-Commissioned Officers that are each authorized at each Armory Headquarters. These professional soldiers are very important to the continuity and support to the servicemember during the pre-deployment, deployment, and post-deployment phases. As an example—and it would be very much like there is in the 39th out of Arkan-

sas—we have 17 Title 10 soldiers, combined with military technicians, that man our 28 armories that were vacated by the—by the Brigade going off.

Initially, in the early stages after 9/11, when the unit was deployed, everybody went. There was nobody staying home. And our Armory and the Department of Defense said, “See if you can’t keep a certain number on Title 10 status and stay home to work with and assist with the families,” and we want to thank you for that. It’s—that’s a very good thing.

Our number one asset in the Indiana National Guard always has been and will continue to be our people, our soldiers, and our airmen. All the weapon systems, vehicles, and military equipment are absolutely essential to our mission, but nothing is more important than our servicemembers and their families. During these demanding times to provide professional military units for Federal missions in support of our Nation, and provide support for Homeland Security missions, we must have instituted many initiatives to provide support to the servicemember. In many cases, we have re-assigned personnel in order to provide the proper support, if you will, taking it out of hide. However, recently, I am very pleased to say that we have received additional funding and authorizations which enables me to provide this much-needed support to our soldiers and airmen.

One program, the Community-Based Health Care program, CBHCO, is a great program assisting our wounded warriors. In the past, once our soldiers returned, they were quickly demobilized off Title 10, which was bad for our soldiers and their families. The Army CBHCO program allows our wounded warriors to remain on Title 10 close to or at home, work at a military facility while their medical issues are being resolved. The sustainment of this program and others to assist the servicemember is an absolute must. With the exception of the Veterans Transition Assistance Officer, Roger Peterman, which requires at least one more advisor, we are now staffed at a sufficient level to provide the proper support, but I am concerned that these resources may some day be pulled from us. This would be a huge mistake. As we have learned the hard way as a Nation over the years, caring for our wounded and our veterans must continue long after the conflict ends.

I will—I thank you, key Members of Congress, for providing the funding programs for such as the Yellow Ribbon Reintegration program. Programs such as this that care for our soldiers and families prior to deployment, during the deployment, and long after their return is critical to their proper reintegration back into their civilian careers. As a Nation, we have come a long way in taking care of those that are serving our country. I thank all of you for your support you have given to our heroes that have volunteered to serve their State and country. I thank you for the privilege and opportunity to be with you today. I am very proud to wear the uniform and serve in the ranks of these great young men and women, the few who are serving for the benefit of the many of our Nation.

Madam Chairman, this concludes my testimony.

[The prepared statement of Major General Umbarger appears on p. 53.]

Ms. HERSETH SANDLIN. Thank you, General.

Major Van Bree, you are recognized.

STATEMENT OF MAJOR CATHY VAN BREE

Major VAN BREE. Madam Chairwoman and Members of the Subcommittee, thank you for this opportunity to speak to our soldiers and their family members concerning issues surrounding those.

Ms. HERSETH SANDLIN. Could you move your microphone a little closer to you, please?

Major VAN BREE. Due to the large number of our servicemembers deploying recently, the Department of Defense, the Office of Secretary of Defense, and the State of Indiana have all taken notice that the families of our servicemembers need support and assistance. To that end, resources have been delivered, resulting in increased staff and resources in childcare and youth programming, family assistance, family readiness, mental health, and resource and referral through the Military OneSource, through Military Family Life consultants, and other agencies that have stepped up to this challenge.

Indiana National Guard soldiers and airmen are now experiencing the largest deployment, as Major General Umbarger stated earlier. You will find some detailed information in the supplement I provided entitled "Family Programming Capabilities."

In the last 8 months, the Indiana National Guard Family Programs staff has grown from a staff of six to now 32 full-time personnel in order to better respond to the needs of the personnel—to the personnel and to their families. This staff serves all servicemembers and their families within Indiana, to include the National Guard, Reserves, active duty, and the retirees from all branches of the military.

The resources we provide during pre-mobilization, mobilization, and post-mobilization are completely invaluable to our customers. These services include, but are not limited to, TRICARE training and assistance, Family Readiness Group planning and program implementation, youth programming, marriage enrichment seminars through the Strongbonds program, free mental health counseling, homecoming support, financial classes, unit rear detachment training, National Guard Relief Fund financial grant requests, as well as a myriad of other services that you'll find on slide six of that supplement.

Financial issues are the number one topic we assist families with when they are facing and/or returning deployment. We assist families with the financial issues through those services that we now have. The Family Assistance Specialist, the Family Readiness Support Assistant, our Military Family Life Consultant, and also our Military OneSource that have just newly been delivered to family programs.

It is critical that we continue on with the funding of these programs in the future years. Our families now trust these services, they now rely on these services, and to take them away would be a huge detriment. Unfortunately, most of these new programs are only funded for 12 to 36 months. We serve as a combat multiplier on the battlefield, as we are able to focus on the families while Combatant Commanders can now focus on their mission. Further, we are a retention tool that far outweighs any cost.

The transition process is not over once the servicemember returns from mobilization. Some servicemembers take up to 12 months or longer to fully re-integrate into their family, civilian employment, and/or their community. We take Indiana citizens out of—excuse me. We take Indiana citizens out of our State, away from their loved ones, away from their careers, and send them into a hostile environment. We cannot expect them to return mentally, emotionally, or physically as they departed Indiana. Assisting the servicemembers and their families within this transition process is essential. Some servicemembers are now volunteering for their third and fourth deployments. The revolving door of deployment is a strain for them, as well as their parents, their spouses, their children, and civilian employers, which can effectively be addressed by our programs, Transition Assistance and Employer Support of the Guard and Reserve.

TRICARE is a part of that transition. While the financial benefit of TRICARE is sufficient, there are many issues within TRICARE that we need to address. Little to no provider coverage is available in some areas of Indiana, as many families travel over 45 minutes to get to their primary care provider. Referrals are cumbersome and takes weeks to months in some instances. Mental health outpatient services are not covered past the six free sessions initially available each calendar year. Claims processing is slow to providers, and reimbursement to families is slow, taking many months in some cases. Lack of providers and lack of updated provider lists are also a key complaint from our family members.

TRICARE is a wonderful option to our servicemembers and their families, but has these—has some logistical constraints. Families transition from their current TRICARE—excuse me—from their current insurance to TRICARE, and back and forth to their civilian insurance, up to three and four times during their military career, and have little time to trip over the logistical roadblocks in their way. TRICARE needs to be more user-friendly in order to reduce the amount of stress the families already endure.

And that concludes my testimony.

[The prepared statement of Major Van Bree appears on p. 55.]

Ms. HERSETH SANDLIN. Thank you, Major.

Colonel Peterman, you are now recognized.

STATEMENT OF COLONEL ROGER D. PETERMAN

Colonel PETERMAN. Madam Chairwoman, Members of the Subcommittee, I appreciate this opportunity to testify before you today in reference to the Transition Assistance Advisor (TAA), and Employer Support of Guard and Reserve, commonly referred to as ESGR, as it applies to the pre-mobilization, mobilization, and post-mobilization of our Indiana soldiers.

The TAA program is primarily designed to serve the members of the National Guard and their families. Additionally, we proudly serve the members of all Reserve components, veterans, and their families. The Transition—as the Transition Assistance Advisor, I work to provide a statewide point of contact in assisting members with access to veterans' benefits and medical services. Services are provided at all phases of soldier deployment in conjunction with other Indiana National Guard directors. The TAA also provides as-

sistance in obtaining entitlements through the TRICARE Health System and access to community resources.

The Transition Assistance Advisor works to build a community partnership through the National Guard, Reserves, DoD services, Department of Veterans Affairs, Indiana Department of Veterans Affairs, the veterans service organizations (VSOs), and the local communities. The TAA provides communication and coordination between these partners. We provide education and support to all eligible servicemembers and their families. A very important factor of this process is raising the awareness and the understanding of the available State and Federal VA benefits, as it—and the other various community agencies that can assist our servicemembers.

Help is provided to the individual servicemember, ensuring that they are aware of the entitlement programs, access to mental care—mental care and benefits of TRICARE. There are many deadlines that require action, such as post-dental care. Servicemembers and their families needing counseling are advised where and how to get the help they need. Information is provided on insurance, such as Servicemembers' Group Life Insurance and Traumatic Service-members' Group Life Insurance. The TAA supports the VA and the local communities in helping develop job fairs designed to help servicemembers, veterans, and their families to find jobs. Assistance is also provided to our servicemembers in locating their lost DD-214s.

Transition Assistance is provided during pre-mobilization, mobilization, and demobilization. During homecoming events, information is made available to servicemembers and their families in the form of VA—a form of brochures on VA benefits, educational opportunities, re-employment rights, and other relevant resources. At that point, the re-integration process has started.

At 90 to 120 days, the Seamless Transition is conducted at the local unit or at a community center. Many organizations are brought together to ensure our soldiers receive the information and resources needed to return to several—to civilian life. Representatives at this event include finance, legal, VA benefits, VA Medical Center, Department of Labor, County Service Officers, TRICARE, Chaplain, Small Business Administration, Secretary of State, Employer Support of the Guard and Reserve, family programs, American Legion, the Disabled American Veterans (DAV), Veterans of Foreign Wars (VFW), and American Veterans (AMVETS).

The TAA program is successful because we care about soldiers, veterans, and their families. Over 90 percent of the TAAs are veterans or spouses of military members. Many TAAs have worked through the disability process. They have experienced the process and can help guide the servicemember through it. We helped build strong partnerships and coalitions with the VA Service Organizations, family programs, the Department of Labor, and the Employer Support of Guard and Reserve. Major Van Bree and I, the Family Programs Director, work closely on a daily operational level because our work overlaps. We are both serving as members of the Adjutant General's staff.

Now, I'd like to talk a little bit about a volunteer organization in which I serve as the State Chairman. Employer Support of the Guard and Reserve. The Employer Support of the Guard and Re-

serves—Reserve is a volunteer organization through the Department of Defense.

The mission of the ESGR is to gain and maintain active support of all public and private employers for the men and women of the National Guard and Reserves. Additionally, this volunteer organization provides education, consultation, and, if necessary, informal mediation between the employer and the employee of Guards and Reserves.

The ESGR is required to inform employers and their National Guard and Reserve employees of their rights and responsibilities to the Uniformed Employment and Re-Employment Rights Act, USERRA, Title 38 of U.S. Code chapter 43. Indiana has 16 school-trained Ombudsmen who serve to mediate the issues between the employer and employee in the military. Currently, Indiana also has 105 volunteers serving around the State.

In summary, the ESGR's goal is to support the American employers who share their employees with the Department of Defense to ensure the national security. ESGR helps employers to understand their vital role that they play in the defense of this country. We develop and promote culture in the American employer and the value of military service of these employers.

Madam Chairwoman, this concludes my testimony. Thank you for this opportunity to speak before you on behalf of the Transition Assistance program and the ESGR. I would now entertain your questions.

[The prepared statement of Colonel Peterman appears on p. 56.]

Ms. HERSETH SANDLIN. Thank you, Colonel. Thank you for your good work.

I'd now like to recognize Mr. Boozman for the first round of questions.

Mr. BOOZMAN. Thank you, Madam Chair.

General, the DoD, have you visited with them about adding a Title 10 type—Title 10 days following deployment to the transition program? Have you—is that something that you would like to get done, or—

Major General UMBARGER. You mean for a select few, or for the entire—

Mr. BOOZMAN. For the entire.

Major General UMBARGER. Uh, I've never addressed that. I guess I would say—

Mr. BOOZMAN. Is that something you'd be in favor of?

Major General UMBARGER. No. I don't know that I would be quite for that or not, because what we find, as our soldiers come home—I mean, they're—we're citizens first and soldiers second in the Reserve component. And we'll find, when they get into demobilization process, most of—the majority of them want to go home and see their families and get re-integrated back into the workforce as soon as they possibly can.

I wouldn't mind having a limited ability for those that—and we have some of that. We've got what's called Operation Warrior Trainers, where we have a soldier who's come back from a deployment, and we have two or three wanting to stay on for 12 months or 24 months to train others that are going over, like, at Camp Atterbury, and we do this a lot. So it's just—we have the ability

to do that. I don't know that I'd want everyone to stay on Federal service the minute they come home.

Mr. BOOZMAN. How about the—not being able to drill post-deployment for 90 days; would you be in favor of changing that.

Major General UMBARGER. You know what? What I'm in favor of—and I've thought about this a lot, and it differs with Adjutant Generals, certainly. I feel like 90 days should be the option. We will find some of our soldiers would not want to come in. They want to be with their family, and getting back into the system, and they don't want to come back to drill that first 30 days. But we have found most want—they want to come back to the friends they've been to war with. And I think it ought to be their call for 90 days.

And then, what we talked about, that Seamless Transition, on that third month when they come back, that's when we bring them back and we give the awards and we have all of these wonderful groups that are there. So they kind of get a chance to think, hey, you know, the euphoria of getting home is kind of over their back, getting ready to become a citizen. Hey, maybe I can improve myself. So that's a great time for us to have them to have this Seamless Transition program we explained to you, and it works very, very well. But I think it should be an option, not enforced either way; a mandatory, or you can't come back.

Mr. BOOZMAN. Mr. Peterman, the—are the members paid for their TAA classes in—that they appear—that they go through post-deployment? Are their families allowed to come? A lot of—

Colonel PETERMAN. Their families are invited and encouraged to come. What we have found, as the General said, when our service-members get home, first of all, they want to go home, and you're standing between them and going home. So, the process, we don't get a lot of them. We see better success at the Seamless Transition, but, being a guy, he doesn't want to admit that he has problems. And what we have found, that if the spouse accompanies them, when he is asked, "Do you have problems or issues," he'll say no. And she says, "Let me tell you about the problems he really has."

Also, from my ESGR experience, where we have employers that are constantly calling us and saying, Hey. Johnny Jones went off. He was a great employee. When he came back, he's a different person. How do we address that? And, so, consequently, we're working on programs to work with the employers on the PTSD. So that's an issue that we see rising every day.

Mr. BOOZMAN. Major Van Bree, you're fighting the battle, it sounds like you mentioned, in trying to get insurance and some of the difficulties there. I know, in our area, it's always a battle making sure that there's providers under that insurance plan when there's nobody there to do it, you know.

I'm worried about divorce; you know, things like that. What do we—what would you have us—what area would you like us, really, to focus on, in the sense that the divorce problems, things like that going on? Are these financial, or are they—

Major VAN BREE. Sir, most of the issues that we have with TRICARE is provider support. I, personally, have had to change doctors two times—or, three times now, because previous doctors might have not taken TRICARE, or they might have taken it and

then they decided to pull out of it because they didn't care for the program. That seems to be consistent, I wouldn't say 100 percent, but, obviously, at my level, I kind of get the issues that people below me cannot resolve on their own—on their own level.

Divorce, obviously, takes a lot of—adds to that problem, I should say. But the biggest problem that we have is the provider support and, you know, where to find those doctors and where to find the list of providers in your area, because those lists that are provided are rarely updated, and, if they are—you know, if they are updated, they're just plain inaccurate.

Mr. BOOZMAN. Thank you very much.

Thank you, Madam Chair.

If you would, it would really be helpful if you would just jot down, you know, some of those things that you come across, as far as the problems in dealings with TRICARE. And if you would let us have that, that would be helpful.

Major VAN BREE. Sure.

Mr. BOOZMAN. Thank you.

Ms. HERSETH SANDLIN. Thank you, Mr. Boozman.

Mr. Donnelly.

Mr. DONNELLY. Thank you. General Umbarger, The J9 Directorate. They have great programs in Arkansas and South Dakota, as well, but that model that we use in Indiana, has that been shown to other States, or has—have other States inquired as to that?

Major General UMBARGER. You know, just this past, I think it was 3 months ago, we went to the Army Guard there at Alexandria, and we presented our home State, saying what we're doing, and this is one of the programs that we presented to General Vaughn and his staff, and—General Vaughn's the Director of the Army Guard—and they really, really liked it.

It's just something we created ourselves, and we felt like we needed—really needed it, and I think there's two other States that picked it up. We have shared it with others to consider. It may not be the answer for everyone, but what I found is, you know, in the Armed—Army, we have J1, personnel; 2, intelligence. So, the J1 is so involved with promotions and awards and all the issues of mobilization and demobilization. So, what you found was Family Programs and all these issues to support the families and problems, it didn't raise to the level, which it should.

That's why we set up a separate directorate, and I think it's—I'm very proud of it. I think it is the way to do it, and we would share it with any State that they might—if they want a copy to show our successes with it.

Mr. DONNELLY. Is there a clearinghouse, for instance, that the 50 different Guards can go to and see best practices in this area or that area, much like you put the components of the J9 together.

Major General UMBARGER. Not that I'm aware of. You know, I've got to be honest. It's almost like, you know, the States are—I mean, we're all independent States, and we kind of run our organizations a little better. But we do share—if there is something like this that is really successful, it's—we meet three times a year as a body, the Adjutant Generals, and that's where a lot of things like this are discussed.

Mr. DONNELLY. And, Major Van Bree, in your testimony, you talk about mental health visits. There are six free visits per year. What happens after those six free visits?

Major VAN BREE. Then you have to pay out of your pocket, sir.

Mr. DONNELLY. Which makes the ability to receive the mental health assistance—

Major VAN BREE. Right.

Mr. DONNELLY [continuing]. Much more—

Major VAN BREE. What I have right now is, I have two military Family Life consultants who do solution-based counseling. It is not long-term counseling. It's not medical counseling for PTSD or anything such as that. If the family needs long-term counseling, they would need to go through a mental health provider, through these six free visits, and then have to pay out of pocket for the rest, or use a supplemental insurance if they have one.

Mr. DONNELLY. Then, the other question I have for you is, in terms of TRICARE, you know, we'll be hearing testimony about the unavailability of it in certain areas because of doctors not accepting it. What are your suggestions to make TRICARE more acceptable to local physicians or to make it a program that medical clinics want to be a part of.

Major VAN BREE. Well, it does need to be enticing to them to take TRICARE, but I can't speak to what those would be. I don't know if it's a higher pay-off or, you know, financial pay-off for them, or pay-out. I don't know what that would be. I can't speak to that—to the dollars of that, or maybe just more timeliness of paying claims, because that seems to be an issue, too.

If I go to the doctor, and they are not getting their reimbursement from TRICARE, of course, I'm liable because I signed, saying that I will take—accept financial liability. So I'll pay my whatever—\$300 or whatever that case may be, until TRICARE pays. So, either TRICARE is going to pay the doctor's facility, or TRICARE will pay to me. And it seems that sometimes it takes too long. It takes 4, 5, 6 months sometimes.

Mr. DONNELLY. Okay. And, Colonel Peterman, in regards to the employers, have you found, when it's the second deployment, the third deployment, it becomes much more difficult for that particular employer in regards to the individual.

Colonel PETERMAN. Absolutely. What we find, employers that are involved with the first rotation, it's great. They're very supportive. We have employers that are paying full salaries and benefits to the Guardsmen and Reservists. When it comes to the second—let's say, for the third time—and, as General Umbarger mentioned, there are people who are on their fourth tour—they're saying, "Hey. When do we get a break from this thing? You know, we keep having to replace this individual. We have to guarantee their job," and, in many cases, they have to go out and hire an additional person to come in and to fill in during that year. And, at the end of that year, when that servicemember comes back, then they have a decision to make. And we find, at times, they don't want to give up the person they just hired, even though the law says that they have to.

So there are getting to be more and more concerns and problems with employers based on the multiple deployments.

Mr. DONNELLY. Thank you.

Thank you, Madam Chairwoman.

Ms. HERSETH SANDLIN. Thank you, Mr. Donnelly.

General, what year did you establish the J9 Directory?

Major General UMBARGER. Oh, gosh. What? I'd say over a year ago.

Major VAN BREE. Yes, sir.

Ms. HERSETH SANDLIN. To be clear, I think, Major Van Bree, you mentioned you went from six to now 32 full-time employees. Is this all State funding?

Major VAN BREE. No. None of it.

Ms. HERSETH SANDLIN. It's all Federal funding. Is that all DoD and TAA?

Major VAN BREE. I believe my dollars come from NGT, so where they originate I can't really tell you, ma'am, but they all go through our different contract companies. I have seven other contract—excuse me—seven different contract companies that those dollars go to to provide those services.

Ms. HERSETH SANDLIN. Okay. In providing those services, the second panel we're going to hear from are folks who have been, maybe, unaware of all the programs that exist. Can you describe the outreach, either pre-deployment, during deployment, and post-deployment, to spouses and families about the different programs that are available through the Federal or State agencies.

Major VAN BREE. Yes. If you go to the types of support that are provided, it spells out some of the heavy hitters. I won't say that it's—that it is all-inclusive, but it's slide six.

Ms. HERSETH SANDLIN. Yeah. I see that. What kind of outreach do you do?

Major VAN BREE. Well, the marketing and so forth that we do, unfortunately, we do not have the funds to pay for a marketing person. So, what I do is, I take my Family Assistance Specialist and I take my—all my contractors, basically, and have them market their own programs. And, you know, it's a double-edged sword because, while they're marketing, they're not servicing, you know, like they should be, obviously. They're not getting in the weeds with these people.

So, the outreach is going out through the pre-deployment and talking with the units, talking with the family members, conducting pre-deployment briefings, and having them—you know, basically marketing our services to them to tell them what they are. You know, saying, "Hey, dude. These services are now available to you." Now, these are all new within the last 8 months, so we've—I mean, we've really been hitting it hard.

And then, during deployment, obviously, we conduct outreach calls. Every 30 days, the family member will get an outreach call to say, you know, "How you doing? What can we do for you today?"

And then, after deployment, we conduct post-deployment briefings to do the Seamless Transition and work with Transition Assistance, ESGR, and all the other DSOs that come in and talk to our servicemembers and their families. And we're willing to integrate into that, as well. And for those old or new families that are not in the deployment cycle currently, we offer all those services and then some in focusing on financial assistance and so forth to

try—you know, to kind of intern for TRICARE issues that they have during transition.

Major General UMBARGER. Madam Congresswoman.

Ms. HERSETH SANDLIN. Yes.

Major General UMBARGER. One thing that, you know, might help us a lot is positions come as part of the supplemental support, you know, in the Global War on Terror. The concern that I have is that when the supplemental—and I know, as a Nation, we'd like to see them go away, but they're not in the base budgets of the Army or of the DoD, and I would be afraid there would be a bill payer, as I said in my testimony, long after, it's hopefully sometime, you know, where our soldiers aren't being deployed. Still, the veteran issues and the soldier issues and the family issues continue. So I'm always asking—I'm afraid the Army—big Army or the Air Force might use that as a bill payer for other things.

Ms. HERSETH SANDLIN. Very good point, General. I'm glad you clarified, because that's why I wanted to know, the breakdown, and knowing that this is primarily Federal funding, we know it's coming through the emergency supplemental. A number of us in Congress—and I know that Mr. Donnelly was in a press conference at the beginning of this conference—was calling on the Pentagon and the administration to include more of the spending in the regular budgeting process on budget.

I can understand emergency spending in the first year or two, maybe three, but we are well beyond emergency spending, in my opinion, at this point. This is much easier to predict, especially as it relates to the programs that you're administering. They are so important to the servicemembers.

Colonel Peterman, is the outreach, that Major Van Bree described, similar to the programs you're administering as it relates to the followup and the outreach?

Colonel PETERMAN. Yes, ma'am. They overlap each other, and I work with servicemembers and veterans well after this, any time they have a problem or concern, whether it be navigating VA, whether that's getting education. Sometimes it's issue, I'm working some—with some soldiers now on purple hearts. We cover through all stages. And it's ongoing.

Ms. HERSETH SANDLIN. I have two more questions. I'll wrap up quickly.

In response to Mr. Donnelly's question on the impact of the multiple deployments on employers, are you seeing an increase of USERRA claims for those who have been deployed more than one time?

Colonel PETERMAN. I would say not at this point. They're calling and they're saying, "When are we going to get some relief?" When we saw a real spike, when the brigade was mobilized and we had 30—3,300 soldiers that were—left their jobs and going with the—and the cases spiked. We expect another big avalanche when they return home, which they're due back in December. So, in March of next year, we see the caseload is going extremely high.

Ms. HERSETH SANDLIN. Thank you. One last question.

General Umbarger, the housing crisis. Any sense of how many of your servicemembers are experiencing problems? Have you been

tracking this in any of the programs that you've been administering under your command?

Major General UMBARGER. I really can't say that we've seen a big spike in the number of issues. I mean, we have soldiers getting into economic difficulties, but, at this time, it hasn't been part of a deal that they've made that they cannot handle anymore being on the other side of a loan for a home or something.

Ms. HERSETH SANDLIN. That's good to hear. Hopefully, the lenders will be working closely with the families, particularly in light of the challenges with the deployment.

Well, I thank you all for your testimony and your response to our questions. I'd like to see if Mr. Boozman or Mr. Donnelly have any follow-up questions at this time.

Mr. BOOZMAN. I don't have any follow-up. I do think, though, that the panel and you make a very good point about the base budget and the fact that it doesn't include such stuff so that we don't—so that we won't have to worry about some of these things that are very, very of necessity, you know, in going forward, taking people. You know, we've made a commitment, to a lot of people with the war, and, for a number of different reasons, we need to increase the budget. So I appreciate you bringing that up. I appreciate your comments, Madam Chair.

Mr. DONNELLY. Nothing further.

Ms. HERSETH SANDLIN. Well, thank you for your continued service to our Nation, for the protection of our Nation, and, certainly, your service to our servicemembers here in the great State of Indiana. Thank you.

I'd now like to invite our witnesses on our second panel up to the witness table. Joining us on the second panel of witnesses is Mrs. Elizabeth Williams, National Guard member and spouse of a member of the Indiana National Guard; Mr. Roy Saenz, a member of the Marine Reserve Company; Mrs. Dawn McCool, spouse of a National Guard member; Mrs. Lori Masapollo, spouse of a Reservist; and Mr. Donald Blosser, member of the Indiana National Guard. We welcome you to the Subcommittee Field Hearing, and we appreciate your time and your testimony.

As I mentioned prior to the first panel of witnesses, your written statements will be made part of the hearing record in their entirety. If you could summarize your opening statement within 5 minutes, it will give plenty of time for follow-up questions.

Mrs. Williams, we'll start with you. You are recognized.

**STATEMENTS OF ELIZABETH L. WILLIAMS, INDIANAPOLIS, IN
(INDIANA NATIONAL GUARD MEMBER AND SPOUSE OF DEPLOYED INDIANA NATIONAL GUARD MEMBER); ROY SAENZ,
SOUTH BEND, IN (FORMER MEMBER OF THE MARINE CORPS RESERVES); DAWN MCCOOL, NORTH LIBERTY, IN (SPOUSE
OF INDIANA NATIONAL GUARD MEMBER); LORI MASAPOLLO,
NILES, MI (SPOUSE OF ARMY RESERVIST); AND STAFF SERGEANT DONALD A. BLOSSER, GRANGER, IN (INDIANA NATIONAL GUARD MEMBER)**

STATEMENT OF ELIZABETH L. WILLIAMS

Ms. WILLIAMS. Madam Chairwoman and Members of the Subcommittee, I appreciate the opportunity to be here today and to testify on my views and experiences in regards to the Transitional Assistance Program, and the ability of our family to cope with re-adjustment needs and the deployment of my spouse, Captain Christopher Williams.

My husband is scheduled to return this month for his second year-long deployment. In 2003, he deployed for, approximately, 15 months. Then he deployed for the second time in June of 2007, and is expected to turn—return any day.

There has been significant progress in the efforts to provide transitional assistance to the soldiers and their families since my spouse's first deployment experience. During his 2003 deployment, I can recall very little assistance available to support the families of the deployed servicemembers, outside of the Family Readiness Group and Military OneSource. That's certainly not the case today. There's a lot more available.

It appears as though the Family Readiness Group is often used as the primary source of communication and information dissemination as it pertains to families and their available resources. Without the unit having a functioning Family Readiness Group, the soldiers, and especially the spouses, can often be left in the dark. I acknowledge that perhaps my testimony is also based on the fact that I am also a servicemember, as well as a spouse; therefore, I have the advantage of understanding the military and how it functions, as opposed to those spouses who may not.

My husband deployed with a small detachment, which does not have a functioning Family Readiness Group. The little detachments can easily fall through the cracks, from time to time, even with the wonderful system that we have recently established. It appears as though our system may be designed for at least company-sized units and, when small units deploy, similar to my husband's unit, they can easily be forgettable. Perhaps those units could be assigned to a Family Readiness Group which has already been established, or there could be a secondary means of communication other than the Family Readiness Group, used to distribute information to spouses and family members of the deployed military members.

I have recently learned that we now have many new tools and resources in place, such as the Family Assistance Centers and the Family Readiness Support Assistants. We could never have too many of these. We already have 15 Family Assistance Centers; however, we really could use more Family Readiness Support Assistants to ensure the family Readiness Groups are functioning

properly and the Transitional Assistance Program benefits and resources are communicated effectively. Because sometimes we have family members who are already stressed out. And, so, it takes a lot of extra time. They may be overwhelmed with the additional load that they have because their family—because of the soldiers who are deployed.

And, so, sometimes it might be helpful to have a—they may not be able to participate in Family Readiness Groups the way that they would like to. So, if they're already stressed, then for them to also head to—which is a great outreach. It's a great outreach. It's a great way for some people to really be able to get involved and that, but there may be some family members who aren't able to—and, also, who aren't located geographically within a—you know, a close area to where it makes sense for, you know, them. Even though our Family—we—our—they offer great opportunities to be able to video conference and that type of thing.

But, yeah. Maybe just putting more Family Assistance Centers, like a stable organization that can be there, even when the Family Readiness Groups, perhaps, are not able to function in the way that they would like, or when there are small detachments, maybe it could help to cover those.

But, Madam Chairwoman, this concludes my prepared testimony, and I'd be pleased to answer any questions you or your Members of the Subcommittee might have.

[The prepared statement of Ms. Williams appears on p. 57.]

Ms. HERSETH SANDLIN. Thank you very much.

Mr. Saenz, you're now recognized.

STATEMENT OF ROY SAENZ

Mr. SAENZ. Thank you, Madam Chairwoman and Members of the Subcommittee, for this opportunity to speak with you about my transition. My name's Sergeant Roy Saenz. I served in the United States Marine Corps Reserves for 8 years, from August 1997 to August of 2005. While I was in the Reserves, I was activated twice in support of Operation Iraqi Freedom.

My first deployment was with Engineer Company B here in South Bend. Prior to leaving to our theater of operations and when we were returning, we went through a series of debriefings in Kuwait. This series was approximately 3 days' worth of classes that we had. The debriefing I remember the most was the medical brief. We were given a questionnaire, asking about any issues we may have. Two things stood out; one, quote, If we had any issues, we would be placed on medical hold in Camp Pendleton until they were resolved, end quote; and, two, quote, We're not telling you not to put any issues on the questionnaire; just that you would be on medical hold, quote.

This meant that we would not be able to return home with our unit. Meanwhile, we were already aware of plans that were being made for our reunion back home in South Bend. Friends and family had been glued to the newspapers, following our every move, because we had an embedded reporter with us. So, at both ends of the phone lines, everyone wanted to be reunited, not stuck in California.

When we arrived in California, at Camp Pendleton, many units were returning there. So there was a very tight and quick schedule to get us through our briefs. We again went through a medical brief. This time, however, we waited in line and met with the doctor for a quick and very basic evaluation. If we brought anything up, they told us, "You can stay. We will do a full evaluation, but you will have to wait until next week." Again, this meant that we would not be able to return home with our unit. Myself, I was in a unique position, where my mother and younger brother, who live in Arizona, had already flown to South Bend to meet us. So, the incentive to report anything, even minor, was trumped by the desire to reunite with family and friends.

Upon arriving in South Bend, we received 3 days of leave. After that, we had a variety of classes over the course of the next week. Representatives from the Marine Corps League, Veterans of Foreign Wars of the United States, and American Legion came with the intent of mostly increasing membership; however, through their comments, we did hear, "Make sure you keep a copy of your selective reenlistment bonus (SRB) and medical records, and take your DD-214 to the county recorder's office."

My return from my second deployment, which was with Bridge Company Bravo from Folsom, Pennsylvania, was very much the same; however, upon returning, this time through Camp Lejeune, they informed us that we would not be held in Camp Lejeune; that we would be fixed once upon returning to our home unit. This time, as an attachment, I was then to spend 3 days with the unit in Folsom, Pennsylvania, and then be returned to my unit in South Bend.

I have a couple of issues that I would like to bring to the Subcommittee's attention. The first one is that the educational process and opportunities that are available to servicemembers while on active duty, there's a lot of downtime while you are in Iraq and the opportunity to take classes. And, upon returning, while I was on medical hold, there was opportunity to take continuing education classes for college. This information was not revealed to me until June of 2005, which was 23 days prior to me coming off of active duty.

The programs that were made available and the information was very inconsistent at that point in time, with things such as the REAP program, Reserve Education and Assistance Program. And the 2 years active—continuous active duty buy-in—it is Active Duty Reserve GI Bill. And there's a lot of information about that at that time that we weren't aware—made aware of due to the local unit levels not having the information readily available.

The next thing that I would like to bring up to the Subcommittee is the filing of a claim process. Being in a unique position, where I fell off of contract at the end of my—coming off of active duty, whereas previously mentioned, the 90 days of hold for optional drilling, I chose not to do. But when coming off, I immediately filed for my VA Service claim. The process took about 8 months for the initial decision. Post to that, I continued to receive treatments for PTSD at a local VA, which is a local clinic here in South Bend.

Eventually, I went to the Work One force—I'm sorry, Work One office, which is the unemployment office here in St. Joseph County.

At that point, I happened to stumble across a sign that said, "Are you a veteran? Have you talked to a VA representative?" Fortunately, I spoke with the representative. He informed me about the Vocational Rehabilitation Programs Coordinator in Fort Wayne, Indiana. So I met with him, and he was very thorough and very informative. I, later on, had medical issues that I—from injuries that I received in Iraq, which landed me in the hospital in May of 2007.

As of May of 2008, the VA is still declining to pay this bill. It is during this process and during the compensation and pension pro-examination that I realized that there was a miscommunication and very limited communication between the VA benefits compensation and pension and the VA medical side.

The last point that I would like to also illustrate is the PTSD factor. One of my Marines called me about a week—after a month we came—from when we came back. Because we were attached to a different unit in Folsom, Pennsylvania, the commanding officer at the local level here's response was, "He's Folsom's problem, not ours." Unfortunately, this Marine was later on discharged Other Than Honorably. These—this Marine, who served honorably, reached out to the unit, and we failed him due to a system that was not prepared for handling the PTSD of Reserve Marines—or Marines, and, by command, was not willing or prepared to handle the mixed issues with units.

My recommendation to this Subcommittee is as follows: Evaluate Reserve troops returning from Iraq and Afghanistan for PTSD related-issues at 45, 90-day and one-year mark. These evaluations should be done whether the servicemember is still on active duty, active reserves, individual ready reserves, or off of contract.

The VA—the second recommendation is, the VA Medical and Benefits Departments develop a more efficient communication system to allow for a faster and smoother process of claims by veterans.

Third is, currently, there are no efficient programs post-service that inform veterans of programs and assistance resources in their local regions. Many veterans get frustrated and give up on the system.

Fourth, better inform Reserve servicemembers, while still under contract, of programs available while on active duty, better inform them of programs available post-service using available resources, such as VA service representatives, other local veterans' representatives, including but not limited to unemployment agencies.

Fifth would be establish a way for troops to deal with Administration problems that occur after they separate from service, such as unresolved pay issues.

And my last recommendation would be—which is probably the most important, at this point, for when the troops go to veteran status—is to re-evaluate what services can be offered at the local level. Many veterans do not have the flexibility of schedule nor the means to travel long distances to receive assistance.

My experience in 2007 was, I made eight trips to Fort Wayne, which was over 2½ hours; two trips to Marion, over 2½ hours; and six trips to Indianapolis, over 3 hours one way, to receive assistance through the VA system.

That concludes my testimony. Thank you.

[The prepared statement of Mr. Saenz appears on p. 57.]
Ms. HERSETH SANDLIN. Thank you very much.
Ms. McCool, thank you for being here. You are now recognized.

STATEMENT OF DAWN McCOOL

Ms. McCool. Thank you, Subcommittee Chairwoman Sandlin, Congressman Boozman and Congressman Donnelly. I really appreciate the opportunity to share my experience today. My husband is currently a member of F Company 151st infantry. He was deployed in 2003 to Afghanistan for 15 months. His unit was deployed again in 2007 to Iraq, and Jim stayed back as the Rear Detachment Commander.

The main source of the assistance when he was deployed was the Family Readiness Group. Unfortunately, it was not up and running, you know, as we had hoped. It was—mainly consisted of three women. We did try to involve a lot more family members, but it was very low. It just—the support was not there. Colonel Warrick did try to help us, you know, get it going. We had planned a big family day at Culver Military Academy. Had a humongous turnout for that. And we had also planned one for the zoo, so we got a call list of all the guys that were currently deployed. Had a lot of people respond by saying, yes, they would be there, and we had maybe 20. So it was a very tough experience, but it's nice to hear that there are more—you know, more resources out there than what I was aware of at the time that he was deployed.

Okay. The one resource that was provided on a broad scale for the Family Readiness Group was a conference they held at Scott Field, and that was just information on making the Family Readiness Group stronger, things that we could implement to help build up the—you know, the success for the Family Readiness Group. It also—but it—you know, it did not mention the fact, you know, anything about the transition for the—when the guys came home. We were just kind of in the dark.

My husband returned to the U.S. in July of 2005, and he came home in August of 2005. Once we found out that they were coming home, there was a whole new, you know, set of emotions that set in. It was just trying to, you know, reintegrate him into the family. Our three children—you know, it was great to have dad home, but, you know, it was just—it was a big—it was a struggle.

He was—when he got home, he got to stay home without returning to his full-time job for Shindler Elevator for 5 months, so that was, you know, a time for us to get to know each other again. And I, you know, currently work for AM General, where we build the military Humvees, and it is—they were very, very supportive. Anything, you know, I needed. And I definitely, you know, want to say thank you to them.

And I think that concludes my testimony.

[The prepared statement of Ms. McCool appears on p. 60.]
Ms. HERSETH SANDLIN. Thank you.

Ms. Masapollo—am I pronouncing that correctly?
Ms. MASAPOLLO. Masapollo; yes.

Ms. HERSETH SANDLIN. Thank you for being here, as well. You are now recognized.

STATEMENT OF LORI MASAPOLLO

Ms. MASAPOLLO. Okay. And thank you, Madam Chairwoman Sandlin, Congressman Boozman, and Congressman Donnelly. And thank you for the invitation to be here today. I appreciate it. Can you hear me okay?

Ms. HERSETH SANDLIN. Can you pull that a little bit closer? Thanks.

Ms. MASAPOLLO. I'm rarely quiet.

I am Lori Masapollo. My husband is Lieutenant Gary Masapollo. He's with the U.S. Army Reserves, and he has been a commissioned officer for 22 years, and, as we speak, he is currently at Fort Benning, out-processing from the fourth full-term deployment that he has had since 9/11. We're no stranger to deployments. Unfortunately, I am a stranger to most of the Transition Assistance Programs that I've heard mentioned here today. And I would think that probably a lot of that has to do with the fact that, like Ms. Williams testified, my husband does not deploy with a full regiment behind him and take off from a structured environment. He's usually gone—going in small groups, sometimes just on his own, as he did on this one, and that resource of having Family Readiness Groups and a community of like-minded people who are also deploying with him, and their families left behind, doesn't exist for us. And, so, we tend to fall through the cracks on a lot of these programs.

But I wanted to testify today, he's been gone 41 of the last 79 months, and, actually, I think that was conservative, in that I think it's more like 42 or 43 of the last 79 months. And that has certainly left issues with our family. And while he's getting ready to retire when he comes home from this, I would like to address some programs that we would have seen to be beneficial to us over the course of his service and, certainly, what we are concerned about is out there existing and made aware to younger Reservists that are currently serving and/or do Reserves.

As Gary comes off this deployment, he needs to find a job, and that is his primary concern right now, and a great deal of stress to him. He currently—or, before deployment, in the past several years, he was a contracted Army employee who taught Military Science and International Law classes at the University of Notre Dame for the Fighting Irish Battalion. He had to give up that contract when he took his last deployment so they could fill his position. So he's coming home unemployed.

He's 45 years old, and that's the first time he's been in that situation. He is very nervous. So—and I think he's facing a lot of the same stress situations that most veterans do. If you've spent most of your life in military service and you're coming home to a job market like this one, he's worried. How do you find a new employer that's not going to see his 25 years in the military and look at what he's done and not see that as intimidating or think, good grief. This guy must be too regimented, you know, to work well in the civilian work force. That is a major concern for him.

And I think if we would have—you know, what we're doing to combat that has been entirely on our own. We are reaching out to fellow servicemembers who have already transitioned. We are seeking out third-party Web sites. We're doing everything we can to try

to update his resume and help craft it in such a way that he is seen as an asset, which I believe him to be.

So, if the military does offer any kind of resume crafting assistance, job placement, some of the support where you are partnering employers who have interest in military personnel, or would be, you know, amenable to that sort of thing, we've never been offered that. In fact, I can tell you that, right now, at Fort Benning, what he got handed was, "If you got any questions, try this Web site," stamped him, and sent him on, you know.

If he's unable to find work, his education will probably need to be brushed up or rede—you know, recenter him to different employment skills that will make him employable somewhere else. If there is anything out there, he does not know when I'm speaking with him, and he has never been given any information about what education assistance is available to him now, and GI Bill would not apply. He doesn't know what's out there. But that sort of thing would be very helpful, because we're going to have to come up with something when he comes home.

When he comes off active duty and goes to find employment, healthcare coverage is a major concern for us. Gary and I have five children. One of our sons has since deployed with the Air Force, but the other four depend on us for healthcare. And I will echo that finding TRICARE providers in this area is very difficult. Keeping one for any length of time is practically impossible. If they are involved with the program, they frequently get out.

I'm also very concerned that Gary's going to come home with more stress than on previous deployments, because he is unemployed, and that—it can lead, possibly, to some more psychological issues than what he's had in the past. We do miss him very much when he's gone, but when he comes back here, there's a large period of re-adjustment to bring him back into the family, to make him feel like he is contributing, and he has concerns there.

Again, during out-processing at Fort Benning, they simply told him, "Go to a VA Hospital. Find your VA Hospital. If you've got issues, go there," or, as you indicated, "If you want us to do a full work-up on you here and discuss it, you'll be held." And it's kind of the issue that it's almost a threatening circumstance. He certainly doesn't care to spend any more time at Fort Benning, Georgia, than he needs to. He wants to come home to his family, and I would think that that's like most Reservists coming home; they want to get on with their lives. They're not interested in being held up. But our closest VA Hospital is hours away and not really a viable option, and he does have issues.

I mean, mentioned in my comments, Gary, when he was drilling, as the regular Army has downsized, these Reservists are being asked to more frequently augment troops and go back in to do multiple deployments. He's 90 miles away from drill, in Homewood, Illinois, or Gary, Indiana. Those people have never reached out to me. This last time he deployed as an individual augmentee, he went with a pool and left 308 to take this last assignment, which means he's really off everybody's radar, and there is nobody following up with us to make sure that we have the resources we need to cope pre-, post-, or during deployment.

So I think that anybody who takes on a Reservist's role right now is really a wonderful patriot, because there's not really a lot of perks involved with this job right now. When they leave—you know, when you're gone as often as they are, he's coming home to rusty skill sets for business. You know, there's a lot that the rest of the world continued to learn and grow and do that he is behind on when he comes back to the corporate world. He has lost promotions, small 401K nest eggs, because he hasn't been home to contribute, and, except for this latest tour, he had to maintain two households.

MacDill Air Force Base has somehow condemned on-base housing. They put him out into a private sector apartment, a furnished apartment, at \$3800 a month. When you do that, combined with renter's insurance, food, and waiting to get reimbursed, sometimes 2 to 3 months later, while you're also maintaining your home expenses here for us, that's a lot of financial burden to place on someone when they're away. While we had the resources to deal with that, I think there's a lot of young Reservists that do not, and that's a financial burden they should not be made to cope with.

That's over time. My apologies, but thank you for allowing my testimony today.

[The prepared statement of Ms. Masapollo appears on p. 62.]
Ms. HERSETH SANDLIN. Of course. We appreciate it very much.
Mr. Blosser, you are now recognized.

STATEMENT OF STAFF SERGEANT DONALD A. BLOSSER

Sergeant BLOSSER. Thank you, Madam Chairwoman and Subcommittee Members, for the opportunity to speak with you about the transition experience. My name is Staff Sergeant Donald A. Blosser, for the Indiana National Guard.

I served for 12 years in active duty, from 1980 to 1992, and I was stationed at Fort Lewis, Washington, when I was sent to Arizona Army—or, National Guard, the unit for deployment to what, at the time, was Operation Desert Shield. We were motor transfer operators. We deployed from Arizona to Saudi Arabia in January 1991, returned August 1991. The call-up went sufficiently, although One Stop and other services provided was not around at the time or was in the process of going in. We did not see the Veterans Affairs representatives at the time.

We had general medical exams, as is preliminary exercise. On the return, we did not stay in Arizona for a prolonged time, and returned back to Fort Lewis. Upon return to Fort Lewis, we were placed in units that we would like to go to, because Fort Lewis was drawing down, and our unit was gone when we came back.

We did meet with representatives and agencies on active duty that mostly were medical and some VA. I spent from September 2005 to present with the Indiana National Guard. I went back to my civilian job, driving trucks, from 1992 to 2005. One large lure for joining the National Guard was to finish what I had started, to retire and to serve my country. And to receive my benefits. And this was—I was not receiving it due to a youthful oversight.

I was put on active duty status in July of 2006 and deployed to the region on October 2000—correction, October 7, 2006. I deployed with the National Guard unit out of Camp Shelby, Mississippi, and

there were 55 soldiers from the State of Indiana who joined the unit of Mississippi, in order to bring it to 299 strong. There were soldiers from Kentucky, Tennessee, Michigan, as well, to reach its number. This was difficult at times because it brought together different mentalities from different parts of the country.

When I returned on September 25th, 2007, from Iraq, I demobilized at Camp Shelby, Mississippi. I spent 3 days out-processing. They broke the days down into areas—groups; one was personnel, one was meeting representatives, one getting information on the One Stop, the Veterans Administrative benefits, and TRICARE. They gave us stations to visit, and the whole unit had to pass through. We were issued a check-sheet that had to be initialled by each representative to assure that we covered each station. The medical area had nine substations. The benefits station had five organizations represented. Once you went to final station, you were cleared.

The State of Indiana had representatives at Camp Shelby to assist us, and any equipment, weapons to get transferred back over, and to help us make reservations for travel back to the State of Indiana. The representatives from Indiana were professional and represented—the Indiana National Guard was a constant, from the advance before deployment, when a lieutenant from the Joint Force headquarters in Indianapolis and I were the advance party. We met with the commander and made arrangements and were joined by three to four other Indiana representatives who helped transfer the equipment.

Upon return, there were Indiana representatives there to take care of our equipment. We had no worries as far as who was being transferred from one State to the next. All Indiana representatives were very sharp and smooth during the process. The Kentucky representatives were sharp, as well, and they had 72 soldiers that had deployed. Michigan and Tennessee did not have representatives, but we're talking groups of about 12 people.

There was a true, individual concern for each soldier passing through. We were told that we would be going through this again in about 90 days at the State level. Around the middle of January, we did this at the 38th Infantry Division Headquarters Armory in Indianapolis. I completed medical questionnaires, saw a doctor, and met with representatives from the Veterans Administration, One Stop, the VFW, American Legion, and other support groups, including TRICARE. That event went fairly well. I'm comparing this from when I came back from Desert Storm.

I had been deployed with Dayton Freight Line for 9 years. I put them in an award for the State—from the State, because I told them I was leaving to serve. They wished me well, told me to be safe, and took care of my family while I was overseas. I did not ask questions. All they asked for was document orders, showing that I was being deployed. While I was gone, they checked on my family twice, they also checked and gave her profit sharing checks, and gave her any assistance that she needed.

When I came back, they gave me a pro-rated profit sharing check, welcomed me back with open arms, and . . . I have heard of the horror stories of some civilian jobs out there that don't receive the servicemembers as well as I received with my civilian job.

To end on a positive note, overall, I must say that the soldier is better informed and taken care of. In my situation, the TRICARE needs to see improvement. And this concludes my statement.

[The prepared statement of Sergeant Blosser appears on p. 63.]
Ms. HERSETH SANDLIN. Thank you very much, Mr. Blosser.

I thank all of our witnesses. I would now like to recognize Mr. Donnelly for the first round of questions.

Mr. DONNELLY. The first question I have is for Ms. McCool and Ms. Williams. Has there been any—in the Family Readiness Group, is there any standard process that is used, or is it different from time to time?

Ms. WILLIAMS. Sir, I believe there is a standard process—standard operating process, but—for procedures, but if the unit—if it's not stood up, you know, in the beginning, or if they don't—coming into it in the beginning, then they never—those, you know, processes and procedures are never employed.

Mr. DONNELLY. So it's pretty easy to get lost between the cracks in this process.

Ms. WILLIAMS. From the smaller detachments, I think so, sir. Our—I mean, our Family Readiness Program is outstanding. We have a wonderful State that does a great job, great leadership. They support their soldiers and families, and, if you were to call, at any point in time, to the Family Programs office and say, hey, I need help with this, I believe they would do everything they could to help. I think it's just when a lot of information—if information is disseminated through the Family Readiness Group, if you don't have a functioning Family Readiness Group, then that's where you can have an issue. But if you have another conduit, such as the Family Assistance Centers, and they could disseminate the information, I think that would be really helpful as a backup.

Mr. DONNELLY. And the next thing is just a comment I have. We heard from Sergeant Saenz about the long distances you had to travel for hospital-type care.

Mr. SAENZ. Yes, sir.

Mr. DONNELLY. And we heard from Ms. Masapollo about the long distances, and we've been talking about that in this area for a significant amount of time, and we're fortunate to have folks from the VA here. And, to you, I say, this is the hole in the yard. And what I mean by that is, from this spot, in this building, your closest VA hospital is 2½ hours away. It's 3 hours to Indy, it's 2½ hours to Fort Wayne, 2½ hours to Battle Creek, 3 hours to Chicago, and we are the place that has been forgotten.

And it is not just—I bring this up because we have seen, first-hand today, the effect that this has on our community; that this is not just a desire to fill up a hospital building or fill up medical care, but it is directly impacting the lives of the people who serve our community, and we have truly been the area that has been forgotten about. At least from what I see. Has your experience been the same?

Ms. MASAPOLLO. Yes. Yes, it has.

Mr. DONNELLY. And, Ms. Masapollo, in regards to your husband's employment at Notre Dame, is he appointed and placed there by the Army, or is that an appointment by military aid?

Ms. MASAPOLLO. The Army placed him there, and then he contracted through Comtech—

Mr. DONNELLY. Okay. So—

Ms. MASAPOLLO [continuing]. For that position, but he did have to relinquish it when he was deployed so they could fill it. Otherwise, they would not have a professor for the program—for the ROTC program.

Mr. DONNELLY. Okay. And I guess my question, then, in followup is, is there not something else to guarantee him when he's not deployed to serve his country?

Ms. MASAPOLLO. No.

Mr. DONNELLY. Then I think Mr. Peterman can talk to you later about that, as to how that adds up. Maybe you could assist me on that.

Thank you, Madam Chairwoman.

Ms. HERSETH SANDLIN. Thank you, Mr. Donnelly.

Mr. Boozman.

Mr. BOOZMAN. Thank you, Madam Chair.

Again, thank all of you for serving in your different ways, and the—I do think it's important that we get this smaller group thing fixed in the sense that, hopefully, as the war winds down, I think the deployments that we have in the future, hopefully, at some point fairly soon, will be of that nature. You know, it's one thing when the whole brigade leaves, and things, and you've got all of that support, but the other situation, as we—again, as this thing winds down, which it will do, at some point, that we have the ability to outreach to those smaller groups.

I thank you, Madam Chair. We appreciate you bringing that to our attention.

Hopefully, we can get you fixed up, Mr. Saenz, with some of your problems. I don't know what Mr. Donnelly—you know, Joe, myself, and the Chairlady will see if we can get some of these things addressed a little bit more timely. The bureaucracy is so frustrating and I know that that is frustrating. And, so, we appreciate your reminding us of that. I guess, sadly, I have constituents like you that remind me, it seems like, on a daily basis, as they run into the bureaucracy, also. But we do appreciate your service. And, again, thank you very much for your very, very helpful testimony.

Thank you.

Ms. HERSETH SANDLIN. Thank you, Mr. Boozman. I fully agree on this issue regarding the smaller detachments, and I think that we will be able to follow-up with a later panel here today. When we get back to Washington to address this issue, we will have some creative ideas that maybe some States are coming up with. I think, certainly, we're seeing it with the National Guard, with some folks that are volunteering for additional deployments, and then maybe, in certain terms, are being brought to full strength with units of prior deployment.

I'm particularly concerned about our Reserve members, because even in South Dakota, we know exactly who to go to when we want to find out what's going on with different Guardsmen from the State; where they are in-country, what are the dates of demobilization. We can get everything, but we don't always have the same kind of contact, the go-to contacts—for all of these different Re-

serve units in the State. When they're getting attached to larger units it's very difficult.

I think, Ms. Masapollo, you've highlighted, from the family perspective, just how difficult this is, particularly when there are multiple deployments.

I do want to spend a little bit of time with my questions for you, Mr. Saenz, as it relates to the education benefits. I appreciate the recommendation you've made to the Subcommittee today as it relates to followup in identifying and re-assessing for PTSD. I think that's a very important recommendation, that we have spoken with our colleague from the full Committee and our Health Subcommittee in our districts and other colleagues' districts, and in especially looking at re-evaluating services at the local levels to assist folks.

Let's talk about this education benefits issue that you experienced. Can you explain that in just a little bit more detail to me about what was available to you in-country during the deployment, and the fact that you weren't aware of some of the benefits until 23 days right before de-activation. Sergeant, just cover that again for me.

Mr. SAENZ. The—most Marine Reserves, when they join on, there's the Collect Reserve GI Bill that is part of the initial contract right.

Ms. HERSETH SANDLIN. Which is pertaining to our Chapter 1606 Benefit.

Mr. SAENZ. Yes, ma'am. What was going on when we were coming off of deployment is, in the Administrative systems, the units for almost all rela—all branches of military, there's information that they have, primarily regarding educational opportunities. For example, while you're on active duty, you can go to college, and they basically pay for it, whether it's—if you're stationed in a certain area for a long period of time, you're able to go to a local university there if your command allows it. Other folks choose online opportunities. And those items are paid for.

A lot of times, now, while we're—our troops are deployed to Iraq and Afghanistan, they are in a position where there's a lot of downtime, and where they could use something of that nature, whether it be a correspondence or an online, because there are a lot of bases now that have the online capabilities, so that the—they would be able to plug into those types of things. However, that information's not getting to them. Whether it be a unit level issue or a branch issue, the information's just not getting to them that these are available options for them.

The second part of that is that the REAP Program, Reserve Educational and Assistance Program, it came out and was approved by the House and the Senate, roughly, about two—the end of 2004/early 2005. That program, while it was marketed at—to us at the unit level as an opportunity to increase in your moneys available for post-contractual service to—for education, however, when all the dust settles, it was more of a re-enlistment type of feature. So there's about 2 to 3 years' worth of servicemembers who were either coming off of active duty—or, coming off the Reserves or right during that time, or just to, that never saw the opportunity to plug into that resource.

There are many—on my second deployment, I volunteered, as well, with a small unit from South Bend. There was four of us that attached to Folsom. Again, it's a very similar situation with a lot of these spouses here, where you're augmenting a unit. Well, that information, again, is not necessarily sent out to you. But what a lot of us were trying to do was volunteer to get two consecutive years, to be able to buy into the Active Duty GI Bill, because that was the way that we understood it.

Well, in a lot of cases, we ran into roadblocks because the higher-ups did not want that to happen. So we had come off of one set of orders before going on to the next set of orders, which would give you a gap in service so that we wouldn't have that two consecutive years; therefore, a lot of us, during that time period, were trying to at least accumulate 2 years of active service because it was our impression that then we would be able to qualify for the REAP Program. Unfortunately, we missed out on both opportunities.

Ms. HERSETH SANDLIN. Well, I am pleased to inform you we have taken some steps to address this. Not all, which would get it to your particular circumstances or some of those that you have served with. I mentioned, the National Defense Authorization Act—and this is going to require additional oversight from our perspective, as well as our colleagues and Armed Services Committee. We made sure that the Chapter 1607 now can be utilized by selected Reserve members for 10 years following separation of service, and that it's no longer 2 consecutive years but three cumulative. I believe that's right, right?

I understand the frustration that you experienced there, and we have had concerns. We've had a number of Subcommittee hearings where we've asked some folks with the Federal agencies just how the new program was being marketed, if at all. Clearly, there have been problems, and we appreciate you explaining, in more detail, your experience that we can take back and continue to work to address these shortcomings in effective administration of the new program that was designed to reward your service, not be so difficult to access.

Before recognizing Mr. Boozman and Mr. Donnelly for any followup questions they may have, let me pose two further quick questions. First, Ms. McCool, you state in your written testimony that it would be very helpful, and I think families would benefit from some sort of compilation to have a book or a pamphlet of the services that would be provided and available to servicemembers, their spouse, and their families.

Have you discussed that idea with the Family Readiness Group or with anyone in the Indiana National Guard?

Ms. MCCOOL. Currently, you know, I've talked to my husband about it, as he, you know, is a Rear Detachment Commander, to try to come up with a—you know, a pamphlet or something just so—you know, even if it's a phone number—just somebody that the families can contact to let them know, I'm having this problem, you know, and try to get them the help that they need, because there is help out there, and they just have to be able to find and access those types of services.

Ms. HERSETH SANDLIN. Right.

Then a question for Ms. Williams, Ms. McCool, and Ms. Masapollo. We are aware that we are going to get a little tight on time, so just a yes or no response. Were you, at any time during your spouse's deployment, contacted by anyone from the Department of Defense, the VA, or the Department of Labor?

Ms. MCCOOL. No.

Ms. WILLIAMS. No.

Ms. MASAPOLLO. No.

Ms. HERSETH SANDLIN. Ms. Williams.

Ms. WILLIAMS. No.

Ms. HERSETH SANDLIN. No? Okay. Ms. McCool, no. We do not want to leave you out, Mr. Blosser, so let me just say I'm glad that your transition sounds like it was smoother than many.

Sergeant BLOSSER. Yes.

Ms. HERSETH SANDLIN. It sounds like it's because of, sort of, the learning as we go and the great work of the Indiana National Guard in the present, in partnership with other agencies during the demobilization. I'm very supportive of this. Thank you for being here and for sharing your thoughts and insights.

Mr. Donnelly.

Mr. DONNELLY. The only other thing I'd like to say is to thank Dayton Freight Line for being such an exceptional employer. They really serve as a model to everyone.

Sergeant BLOSSER. Thank you.

Ms. HERSETH SANDLIN. Mr. Boozman.

Mr. BOOZMAN. No, I—that's exactly what I was going to say. I've heard very much, we do appreciate it.

Ms. HERSETH SANDLIN. Thank you.

Thank you all for being here and for testifying. We know, in service to one's country, in addition to your own members of your family, there is a team effort here, and we certainly appreciate the insights that you have offered and the information that, again, we can take back to Washington. We look forward to following up with these various agencies. Thank you very much.

We are now going to ask that our witnesses on Panel Three please come forward. Participating in the third panel is Mr. Stephen Short, Department Adjutant, Indiana, the American Legion; and Mr. Gary Whitehead, Service Officer for the Elkhart County Veterans of Indiana.

Because we have to wrap up the field hearing no later than 3:45, I am going to have to ask you to do everything possible to keep your summary of your written statements to 5 minutes so that we have plenty of time for questions and have enough time for our fourth panel, where we have the representatives from our Federal agency joining us today.

We very much appreciate Mr. Short and Mr. Whitehead for your service and your continuing service for our Nation's veterans and to veterans here in the 2nd Congressional District of Indiana. Thank you.

Mr. Short, we will start with you. You are recognized for 5 minutes.

STATEMENTS OF STEPHEN W. SHORT, DEPARTMENT ADJUTANT, AMERICAN LEGION, DEPARTMENT OF INDIANA; AND GARY M. WHITEHEAD, ELKHART COUNTY VETERANS SERVICE OFFICER, ELKHART, IN

STATEMENT OF STEPHEN W. SHORT

Mr. SHORT. Thank you, Madam Chairwoman, Members of the Subcommittee. Thank you for the great opportunity to present testimony today. Since you all have a copy of my complete testimony, I will try to highlight the concerns and recommendations of the American Legion with regard to the enhanced Transition Assistance for members of the National Guard and Reserves.

After the fall of the Soviet Union but prior to September 11th, 2001, the Bush and Clinton administrations began a sizeable drawdown of our active military force structure, placing an increasingly large burden on the Reserve components of the United States military to fight our Nation's war. During that time, Congress enacted Public Law 101-510, which authorized the creation of the Transition Assistance Program, or TAP, to assist service—servicemembers from several areas back into the civilian work force. The Disabled Transition Assistance Program, or DTAP, was created by the Department of Labor and the Department of Veterans Affairs to assist not only disabled military servicemembers but their families back into civilian life.

As I previously mentioned, our Reserve forces have become an enormous portion in total force structure. With continued DoD reliance on the 1.8 million Reserve and National Guard troops, it becomes imperative that we continue to attract and retain well-qualified individuals. Without providing proper incentives for these individuals to enlist and re-enlist, our military will be hard-pressed to accomplish our Global War on Terror mission. Currently, many National Guard and Reserve troops are returning from the war in Iraq and Afghanistan only to encounter problems with their Federal and civilian employers. They face the prospect of no job, loss of promotion in benefits, and job promotions. Federal law, as we know, is supposed to protect these servicemembers from losing jobs, benefits, and promotions, but, sadly, in many cases, we've been unable to accomplish this because of the lengthy deployment and multiple deployments.

The American Legion believes that these servicemembers would greatly benefit from a stronger and enhanced service provided by the Transition Assistance Program, particularly with regard to the employment, mental health, and small business components. On the other side of the coin, along with multiple deployments of Reservists, it's had a catastrophic effect on employers, as well. Currently, the Small Business Administration offers military Reservists the Economic Injury Disaster Loans to businesses that can provide evidence that their activated Reservist is critical to the success of the company.

The American Legion recommends that the Small Business Administration should be part of any Reservist or National Guard TAP briefings, and act in an advising capacity to veteran businessowners and to assist them with resources and information to help lessen the impact of activation on their bottom line.

Another issue of great concern to the American Legion is the availability and use of the Montgomery GI Bill, educational funds for Guard and Reserve members. Currently, the Montgomery GI Bill pays an average Reservist \$317 a month compared to his active-duty counterpart, who is paid \$1101 a month. In addition, rising tuition costs force many Reservists to rely on commercial loans to supplement the Montgomery GI Bill. When Reservists are forced to withdraw from school due to the military obligation, the commercial loan must still be paid regardless of whether the student finishes the course, adding to the cumulated debt of that service-member. The American Legion recommends that TAP briefings include an education representative to provide National Guard and Reserve members this kind of information so they can avoid undue financial hardship.

Currently, under the Soldiers and Sailors Civil Relief Act, this exists for servicemembers with regard to actions terminating leases, evictions, foreclosures, default judgements, as well as providing for lower interest rates on loans, credit cards, and protecting against lapses or terminations of insurance policies. With increased reliance on Guard and Reserve units, creditors residing in remote areas outside the traditional military towns are not aware of this act. As a result, servicemembers are experiencing financial difficulties and, in some cases, being financially ruined because this piece of legislation is unknown. If the Transition Assistance Program was made mandatory, much of this confusion could be avoided. Currently, the Navy Transition Assistance Program reps discuss personal financial planning during workshops and seminars, but the Reserve components need to have this issue addressed during Transition Assistance, as well.

The simple fact is that the normal percentage of Reserve component troops are separating from Service without the benefit of Transition Assistance Programs. Currently, Reserve component pilot programs for TAP are underway in Oregon, Michigan, and Minnesota. The Department of Defense and Department of Labor reports indicate that, in Oregon, 40 percent of the attending servicemembers were looking for employment. The American Legion recognizes the value of this program and recommends that it become mandatory for all transitioning servicemembers. We recommend that this task be accomplished in the following ways: Incorporate TAP into the unit's training schedule months before activation. Have the TAP briefing during the unit's organization date of a holiday/family day that would include spouses. Activate the unit for a weekend, either before or after deployment. Make TAP briefings available to units at their mob station, prior to moving into theater, and spend an extra day or two at the demob site to include TAP.

In closing, the American Legion re-affirms its strong support of the Transition Assistance Program, but also encourages the Department of Defense to require that all separating and active duty servicemembers, including those in the Reserves and the National Guard, be given an opportunity to participate in TAP training not more than 180 days prior to their separation or retirement from the Armed Forces, and followup counselors not later than 180 days after separation from active duty. We also support efforts to man-

date that all servicemembers be given the opportunity to participate in TAP and DTAP.

Madam Chairwoman, that concludes my remarks, and I'll be happy to answer questions.

[The prepared statement of Mr. Short appears on p. 65.]

Ms. HERSETH SANDLIN. Thank you, Mr. Short.

Mr. Whitehead, you are recognized.

STATEMENT OF GARY M. WHITEHEAD

Mr. WHITEHEAD. Good afternoon, Madam Chairwoman and Subcommittee Members. It is a tremendous honor to be here today. I have been a County Service Officer for 22 years, after I retired from the Navy July 1986. I'm one of 91 Service Officers in the State of Indiana. Each county, besides Marion County, has a County Service Officer.

When Indiana Guardsmen and Reservists return home, they're required to complete at least 3 days of classes covering everything from seeing a Chaplain to having a briefing from one—from an individual from Work Force One concerning their re-employment rights.

Even today, when I interview a World War II veteran, Korea, or Vietnam veteran, I ask them if their disabilities were documented in their service medical record, and they advise me that they were not because they would have had to stay on active duty several more days, and they wanted to get home to their loved ones. This is still happening today, but at least they are given the opportunity and the knowledge that there are people out in their communities that will be—provide assistance for them. Like the old saying, "You can lead a horse to water, but you can't make them drink," sometimes our veterans are just like that; they think getting medical care or compensation from the Department of Veterans Affairs is welfare.

I have spoken with Paul Curtice, the VFW State Service Officer, and he advised me of all of the information that he and the DAV Service Officers put out during their presentation to our returning veterans. Here in Indiana, several months after the Guardsmen and Reservists have settled back into the community, they are given a program which was referred to earlier as the Seamless Program, which is run by the Department—Indiana Department of Veterans Affairs. And the Department of Veterans Affairs, they work together in this program, and they conduct the training with the units, keeping them informed about their benefits.

Personally, I feel that the Department of Veterans Affairs and the Indiana Department of Veterans Affairs and the military Department of Indiana is doing something—is doing everything that they can to make sure our soldiers are informed of their benefits and rights as Veterans. It is the veteran's responsibility to follow up with their claims for compensation and healthcare. They are—I like refer to it as a toolbox, and they're given a lot of tools, and they have to use—be able to use these tools. The only thing that bothers my fellow Service Officers—and there a number of them here in the audience—and myself is that, when these training sessions are scheduled in our communities, we are not invited to par-

ticipate since we are not a part of Department of Veterans Affairs, or the DOV.

Overall, the Transition Assistance Program provided to our troops is very good, and all of us, working together, can make our veterans get re-adjusted back with their families and their communities.

Thank you very much for listening to me, and this completes my testimony. God bless America.

[The prepared statement of Mr. Whitehead appears on p. 68.]

Ms. HERSETH SANDLIN. Thank you, Mr. Whitehead.

Mr. Short, I'm a proud member of the American Legion Auxiliary. It's always nice to—

Mr. SHORT. Same for me, ma'am.

Ms. HERSETH SANDLIN [continuing]. See members of the American Legion from other States. Me, too. I appreciate your insights and your mention of the pilot program for Reservists in Oregon, in Michigan, and Minnesota. It's something important for our Subcommittee to follow up, to determine the effectiveness of those pilot programs. Again, they may have been established as we were working our way through all of these deployments and de-activations, and we have had some people fall through the cracks. I'd be very interested in getting both of your perspectives on what we have heard from the prior panel on the smaller detachments, and Ms. Masapollo and her husband's situation, in particular, as it relates to transition assistance.

Mr. Whitehead, I agree in terms of the toolbox that veterans have and the responsibility to use those tools, but we've got to make sure they're getting the toolbox or that, you know, once they get the toolbox, they know everything that is in it. I mean, a lot is going on at the time that they are transitioned back into civilian life.

Any perspective you would like to share on this issue with the smaller detachments?

Mr. SHORT. Yes, ma'am. My unit, the Army Reserve Unit, was deployed in this war, as well, in 2003, but I was with a battalion-sized unit. We also had soldiers who were, both prior to our deployment and after our deployment, cross-leveled or augmented, as the term was used here earlier. And the—our Family Readiness Group was outstanding at the battalion level, but as was testified before, these folks that are cross-leveled—and we had a lot of—probably 25 troops from other States from the Army Reserve sent to us to accomplish our mission, and I don't know of any contact that their units—they—of course, they had no Family Readiness Group. This was early in the war, 2003.

And, so, our—my experience was probably limited to the fact that we were not—we hadn't learned this process yet. But I had troops that were cross-leveled, too, from Illinois and Wisconsin, that, you know, basically never heard from their folks, and I didn't find out if their families had been.

But the Family Readiness Group is critical to maintaining contact and information flow to the families. And I heard one—one of the testimonies referred to the fact that their Family Readiness Group, their FRG, was very small and not very effective, and that can be a killer, as far as keeping the folks well-informed.

My battalion commander and I would do video conferences with our FRG leaders about every other month and let them know specific issues that were going on. So I'd say that's probably very true, because the—in Reserve programs, you got so many units that are missing people in specific job skills—engineers, medics; that type of thing—so you get a lot of cross-leveling, and these folks are from, usually, other States. And our Family Readiness Groups would try to look after them, but a lot of that fell through the cracks, too, ma'am.

Ms. HERSETH SANDLIN. Thank you.

Mr. Whitehead.

Mr. WHITEHEAD. Yes, ma'am. What we see, as the County Veteran Service Officers, we actually don't see that veteran until he's home and he's completed everything. Here in Indiana, the Director of Veterans Affairs for the State made us, as County Service Officers, go through a one-day training to provide assistance and be able to do it with what General Umbarger had mentioned earlier, the military relief fund. And, so, we have been trained to assist the families with those applications for any financial assistance and things.

Other than that, we, as County Service Officers, we're at the bottom. You know, we don't really see them, and we don't—unless that family member comes into our office, we don't know who's on active duty, we don't know about the dependents, and we wish we were a part of the wheel, but, here again, we aren't. And, like Mr. Short said, here, in one hand, you have the Reserves. In the other hand, you have the National Guard. The National Guard goes through this TAP program through Camp Atterbury here in Indiana. I don't know what the Reserves are doing. I know the active-duty people are required to go through, you know, a three-day TAP class, but the Reserves—

Mr. SHORT. I have—if I can comment, I have to say that the State of Indiana, with regard to my troops, was fantastic. I received letters from the Department of Veterans Affairs from Indiana. And this was early. I came home in June of 2004, and I wasn't in a position where I needed any educational assistance or employment assistance, but I would get a constant barrage of letters from the Department of Veterans Affairs, wanting—offering the opportunity to attend groups. And I've got to say the State of Indiana, not just the National Guard, but the entire structure of the Department of Veterans Affairs has done a wonderful job, in my opinion.

Ms. HERSETH SANDLIN. Thank you.

Mr. WHITEHEAD. The only thing I'd like to add is, I had spoken with a couple gentlemen that had been through TAP, and actually, it was Mr. Curtice of the VFW, and I asked if we somehow, the County Service Officers, could get a list of those National Guardsmen that are coming home from their units into our communities. Besides getting the letter from the State of Indiana, welcoming them home, we could also get them a letter from my County Service Office. Here I am. My hours.

I never wear a coat and tie to work. It's just, sometimes that makes—I feel that it makes that veteran feel uncomfortable. Here's another government person telling me what to do. And if I can

come down to his level and be able to get that trust in him, I'm gonna make it to second base with him.

Ms. HERSETH SANDLIN. Thank you both.

Mr. Boozman.

Mr. BOOZMAN. Thank you, Mr. Whitehead. You guys do a great job. You really do, and we really appreciate your hard work.

Tell me the type of people that we're talking about today, as they come and visit with you, what are the major problems that you're seeing as a result of maybe not getting enough information, you know, through the TAP process or all these other things that we try and do. What are they asking you to help them with, primarily?

Mr. WHITEHEAD. Basically, getting into the healthcare system. And then I—we—I work very close with the Fort Wayne VA, Veterans closest hospital. And I can—once I get the medical application, look at the DD-214 to make sure they have their in-country—you know, their awards and things, making sure that their dental has been completed prior to discharge, I fax that medical application to Fort Wayne. Within a week, they get a phone call from our South Bend Clinic, getting them in.

We also—the vets—Fort Wayne has a Vet Center, and they go to my office once a week to do counseling so my veterans don't have to travel to Fort Wayne. And we have worked—I have a—an extra office that they're able to counsel veterans without having to make—and they also counsel wives and veterans together.

We worked with the court systems to be able to use the Vet Center counselors for those veterans that have gotten DUIs and things. Instead of paying through the court system, we're able to use the VA and the Vet Centers at no cost to the veteran.

Mr. BOOZMAN. Very good. Thank you.

Mr. WHITEHEAD. Yes, sir.

Mr. BOOZMAN. Mr. Short, again, we appreciate all that you guys do. We on the Veterans' Affairs Committee really do the best we can to tip the sphere and try and push these things forward, but we couldn't do that without the veterans and reservists' organizations. And, so, we appreciate all that you do.

And I don't mean this bad or in any disrespect to anybody, but I'm so glad that you're a fairly young guy. One of the—I say that in the sense that one of the great problems that we have is that the people—the greatest generation, is getting older, and it's very difficult as they come to Washington and we look at them. You know, that trip is getting much, much harder for them to make every year. And we see people like this, people at home, you know—one of the neat things about this job is, you get to meet a lot of different people that you normally wouldn't meet. And some of my dearest friends have been that generation that are involved in the VSOs, but we're losing them, you know. And I get—seems like I get an E-mail once a week of somebody that's done so much, and yet, they're starting to pass away.

So it's good that—I think that's a great challenge that you have and I have in encouraging the VSOs, if we're gonna continue to push things forward in the future, you know, it's—we just got to do that. So, thank you for your hard work. Appreciate all you do.

Mr. SHORT. You're welcome, sir.

Ms. HERSETH SANDLIN. Mr. Donnelly.

Mr. DONNELLY. I want to thank Mr. Whitehead for your service and to all the VSOs who are in the audience here. We have a number of them from around the district. And, also, to all of the State. You're the frontline, and we sure appreciate it.

And, Mr. Short, I wanted to ask you—I want to thank you for your service, too, especially to your young look, as well, but also in regards to the employment situation. Has that become more difficult, as we go on here year after year?

Mr. SHORT. Yes, sir. It seems like, in the recent year and-a-half that's just past, it's getting more difficult. And I think that's one of the reasons the education benefit is so critical; because that gives the returning veteran an option to redo themselves in terms of their skill sets and their knowledge. And, as long as we can continue to improve the education benefits, that may be a little bit of a hedge against the employment issue, too.

Mr. DONNELLY. I mean, we—it's a—it's hard on the employers—

Mr. SHORT. Oh, absolutely.

Mr. DONNELLY [continuing]. As you well know.

Mr. SHORT. Yes.

Mr. DONNELLY. It's—is it the kind of thing where the employers are now saying, We just—it's making it tough to keep our business going.

Mr. SHORT. I haven't heard that, specifically, from employers, because it's been my experience the employers we talk to appear to be very patriotic and want to be as supportive as they can. And the gentleman that was from ESGR here before, I know his—he gets a lot more calls on that than I do, but I get an occasional call. And so far in Indiana, at least, I've been very happy with the cooperation employers are showing to our servicemen.

Mr. DONNELLY. And that's really important, because, when the young man or woman comes home, they need to work, obviously.

Mr. SHORT. It can—they—as was testified by one of the spouses, the re-adjustment can be huge, regardless of whether that person has PTSD issues or not. And adding that employment issue to the mix can make it a really difficult family situation.

I should mention, too, that the various VSOs—and I can't speak specifically for the Legion, but I know the VFW and the AMVETS and DAV, we have programs. Our program is called Temporary Financial Assistance, which we give a lot of referrals to. And the American Legion, as well as the other service organizations, will provide, if there are minor children at home in a veteran's family, regardless of when that veteran serves, and they've got a problem with a rent payment or a medical bill or a utility bill, an issue like that, they can apply to us, and we give one-time grants to these folks to try to keep them afloat. And I know these other organizations have similar programs. So we put our money where our mouth is, too.

Mr. DONNELLY. Thank you very much, and, again, Gary. You really are—on behalf of all the VSOs, and to all of you, we say thank you very much.

Mr. WHITEHEAD. Just one—I'd just like to make a quick comment. Mr. Donnelly, you spoke earlier about, here in Michiana being a no-man's land. It's true. We have over 72,000 veterans in

this area, and, for us to get any care at all, it's Battle Creek, you know, Chicago, Crown Point, Fort Wayne, Marion, and Indianapolis. And we're just here in limbo, and it's hard to tell a World War II veteran, 80 years old, he's going to have to drive to Fort Wayne to get a hearing test. And it's getting tough.

And the one—the other thing I think I—we're dealing with is our younger men that are coming back, and women that are coming back, from the war. None of their friends can communicate with what they've experienced, you know, and they're having a hard—that's what they're having—a hard time adjusting. Their friends don't know what they went through in Afghanistan, killing people. You know, it's just Vietnam again, you know, but this time it's with their friends, and they turn to drinking and they turn to drugs. And I'm seeing a lot of that.

Mr. SHORT. Madam Chairwoman, one other point. This war has seen a—in my unit, we've experienced this. We're seeing a huge increase in the amount of female soldiers that are going into critical jobs that it's not like it was even during Vietnam, and I think everyone needs to stay aware of the fact that, for years, you were basically dealing with the issues of male veterans, but we also have a huge percentage of female veterans who are coming back who may have different issues. That needs to be monitored, as well.

Ms. HERSETH SANDLIN. Thank you for mentioning that. I, and a number of my colleagues, introduced a bill specifically to address women veterans' healthcare needs. I know that a number of our medical centers around the country have undertaken their own initiatives, but recognize the need to address various access barriers to access for women veterans for healthcare, looking at pilot programs to provide childcare during the time that they're receiving treatments, especially if they're suffering from post traumatic stress disorder. I appreciate your comment in that regard, for not only healthcare but other transition needs for female veterans.

I thank you both for your ongoing service to our Nation's veterans, for the insights you've offered today, and for your very hard work in addition to your own service to our country. Thank you for being here today.

Mr. SHORT. Thank you.

Mr. WHITEHEAD. Thank you.

Ms. HERSETH SANDLIN. We appreciate it very much.

We now invite our final panel today to the witness table. Participating in our fourth panel is Mr. John McWilliam, Deputy Assistant Secretary for the Veterans' Employment and Training Service, U.S. Department of Labor. He is accompanied by Ms. Heather Higgins, the Acting Regional Administrator for Veterans' Employment and Training Service, U.S. Department of Labor; Ms. Jane Burke, Principal Director for the Military Community and Family Policy, U.S. Department of Defense; and Mr. James Whitson, the Director, Eastern Area, U.S. Department of Veterans Affairs who is accompanied by Dennis Kuewa, the Director of Indianapolis Regional Office, U.S. Department of Veterans Affairs.

Thank you all for being here, and for listening to the prior testimony from the prior three panels, as well. Again, in the interest of time, if you can summarize your opening statement in 5 min-

utes, your entire written statement will be entered for the hearing record.

Mr. McWILLIAM. It's good to see you. Good to see you here in South Bend. I generally see you in Washington before the Subcommittee. You are now recognized.

STATEMENTS OF JOHN M. McWILLIAM, DEPUTY ASSISTANT SECRETARY, VETERANS' EMPLOYMENT AND TRAINING SERVICE, U.S. DEPARTMENT OF LABOR; ACCOMPANIED BY HEATHER HIGGINS, ACTING REGIONAL ADMINISTRATOR FOR, VETERANS' EMPLOYMENT AND TRAINING SERVICE, U.S. DEPARTMENT OF LABOR; JANE BURKE, PRINCIPAL DIRECTOR, MILITARY COMMUNITY AND FAMILY POLICY, U.S. DEPARTMENT OF DEFENSE; AND JAMES A. WHITSON, DIRECTOR, EASTERN AREA, VETERANS BENEFITS ADMINISTRATION, U.S. DEPARTMENT OF VETERANS AFFAIRS; ACCOMPANIED BY DENNIS KUEWA, DIRECTOR, INDIANAPOLIS REGIONAL OFFICE, VETERANS BENEFITS ADMINISTRATION, U.S. DEPARTMENT OF VETERANS AFFAIRS

STATEMENT OF JOHN M. McWILLIAM

Mr. McWILLIAM. Thank you, Madam Chairwoman, Ranking Member Boozman, and Congressman Donnelly. Thank you for the opportunity to appear before the Subcommittee to discuss the U.S. Department of Labor's role in providing transition services to our returning servicemembers.

The mission of the Veterans' Employment and Training Service is to provide veterans and transitioning servicemembers with the resources and services to succeed in the 21st century work force. One of the most important ways we do that is to provide employment workshops to separating servicemembers. The role of Labor is to provide employment workshops during the TAP session. Our mission is to provide those employment workshops at every location requested by the military. We are proud of our partnership with the Departments of Veterans Affairs and Homeland Security in this important mission.

Since 1991, when Labor began providing employment workshops, over 1 million separating and retiring servicemembers and their spouses have attended the classes. This past fiscal year, over 146,000 servicemembers and spouses attended over 4,700 employment workshops at 215 military installations in the United States and overseas.

Let me address the National Guard and Reserve component. What we have found, as has been mentioned by several of the witnesses earlier, is that the demobilization process is rapid, leaving little time for the full 2½ day employment workshop. Our State directors work directly with Guard and Reserve commanders to make special arrangements, following demobilization, to present a modified TAP employment workshop. We developed this modified workshop in 2007. It is not a separate program, but it is modular so that the Guards and Reserve commanders can pick, which modules they think are important.

Since 2001, we have provided transition services to over 146,000 National Guard and Reservists. These services range in size from

just mobilization/demobilization briefings to the full-scale TAP employment workshop. They have been provided to 43 States and the District of Columbia. Here in Indiana, we are proud to have participated in the Hoosier Veterans Seamless Transition Program.

In the past 14 months, DoL has attended over 58 mobilization events in Indiana, servicing over 5,300 servicemembers. A Local Veterans' Employment Representative is stationed full time at Camp Atterbury to participate in demobilization briefings and to provide employment workshops.

In closing, I thank you for allowing me to address you today on this important issue. Ms. Higgins and I will be pleased to address any questions you may have.

[The prepared statement of Mr. McWilliam appears on p. 69.]

Ms. HERSETH SANDLIN. Thank you very much.

Ms. Burke, you are welcome to the Subcommittee. You are now recognized.

STATEMENT OF JANE BURKE

Ms. BURKE. Thank you, Madam Chairwoman and distinguished Members of the Subcommittee.

Ms. HERSETH SANDLIN. Can you pull that just a little bit closer to you.

Ms. BURKE. It's been very helpful for us today to hear the testimonies earlier, and we'll certainly take those back with us. I can't think of a single thing that was addressed that we don't have many Committees and commissions working with the Department of Labor and the Veterans Administration. We're really working hard to try to solve some of these problems, so I want to assure you that we are on board and we are listening.

We're pleased—I'd like to mention, too, that Gerry Carlon, the Director of our newly established Joint Family Assistance Center in Washington, and the Joint Family Assistance Center is augmenting staff at the Indiana National Guard, trying to focus on the development of family support. We're also working with the governors of Arkansas and the Governors of Indiana, and we are moving forward to try and pull all 50 States into this consortium of additional resources.

In this project, we are combining State and DoD resources in an effort to increase outreach to the Guard and Reserve families. The first panel was exactly right; the outreach is really a huge problem. Shortly, South Dakota is going to be joining other States in the new outreach efforts. The purpose of the new Joint Family Assistance is to bring more awareness to the benefits, and to be able to serve people on an individual basis as much as we can. We currently have the Joint Family Assistance in 15 States and, as I said, Indiana and Arkansas were one of the first of the 15 States. These programs facilitate partnerships among Federal, State and local organizations, they build benefits and transition assistance and outreach for the deploying units. Resources are developed for State-by-State database for reliable around-the-clock family assistance. So I believe that, at the end of the period, when we get all 50 States on board, we will see some improvement on how we connect with our troops and our families.

I want to reiterate the Department of Defense's commitment to facilitating successful transition from military to civilian life, along with my colleagues who are here today. One of our paradigm—and we've heard it today. One of our new paradigms shifts has been the recognition of financial readiness, military and veterans' benefits, and transition assistance as closely linked to one another. They must be addressed as a whole. Therefore, we set up a new directorate in the last couple of months called the Office of Personal Finance and Transitioning, and we hope to establish a network of national financial and transitional professionals.

This new approach will ensure that there's 24/7 global access to educational resources and individualized financial and transition planning resources through multiple delivery methodologies. Building on the traditional transition program, we launched TurboTAP last year. This is a dynamic automated Web-base system for delivery of transition assistance information. It allows each National Guard and Reserve member to obtain a lifelong account and a tailored Individual Transition Plan based on their transition needs. TurboTAP connects them to information on the military and Veterans' benefits. It's like the "Google" of all of the benefits, and we're hoping that will give them a place to go, no matter where they are in their lifecycle, in the military or after the military. This is a 21st century approach to delivering individualized information and benefits to servicemembers and families with a just-in-time focus.

Madam Chairwoman, as we continue to expand the capabilities of this platform, we will solicit your approval and legislative support. In the fall of 2007, DoD TurboTAP Mobile Training Teams began training the National Guard and Reserves upon request. By the end of 2009, our goal is to have the TurboTAP Global Training Teams fully integrated into deployment support, transition assistance, and financial awareness programs in all 50 States.

I would like to mention one other very important tool, and we're working to customize this tool on the ground with the National Guard. It's called the Military OneSource. Today I've heard many of the ladies here mention there was really nobody to talk to, and no outreach. Military OneSource has been hugely successful in our active-duty side of the house, and it's beginning to spread into the National Guard. It's a 24/7 capability, where you can call and get a qualified, Master's-Degree-level person who will help you problem-solve, who will get you to the right resource. It's been very, very successful so far, and I'm hoping that once we begin with our new outreach to 50 States, we will have one person hired to put a Military OneSource database together for each State.

This new State database will be customized by State; it won't be just what's available to the Nation but what's available in your State. And then we'll have people in this 24/7, customer-friendly call center able to get you to those right resources. We have high hopes that this is going to break a little bit of the Code. Of course, it won't fix everything, but it should be some place for families of deployed servicemembers to reach out for assistance.

The Military OneSource will be especially beneficial to those who are geographically separated, and we are trying to take the best of what we do for the active duty and see how we can accommodate that to the National Guard and Reserves.

Madam Chairwoman, on behalf of the men and women in the military today, I thank you and the Members of the Subcommittee for your steadfast support during these demanding times. Thank you.

[The prepared statement of Ms. Burke appears on p. 71.]

Ms. HERSETH SANDLIN. Thank you, Ms. Burke.

Mr. Whitson, nice for you to be here today. We look forward to your testimony. You are recognized.

STATEMENT OF JAMES A. WHITSON

Mr. WHITSON. Thank you. Thank you, Madam Chairwoman, Members of the Subcommittee. I appreciate the opportunity to appear before you today to discuss the VA Transition Assistance Program and other outreach efforts to support separating service-members and their families during their transition from military to civilian life. I am accompanied today by Mr. Dennis Kuewa, who is the Director of our Regional Office in Indianapolis. And also with him today is John Myers, Counseling Psychologist, our Vocational Rehabilitation and Employment Officer, and Dave Dezern, who is the Assistant Service Center Manager at the Indianapolis Regional Office. So they're here with us today, as well. And we've all been listening very carefully to the testimony, and we are all learning today, Madam Chairwoman, as we move through this process.

My testimony today will cover the comprehensive transitional assistance VA provides to all servicemembers, including members of the National Guard and Reserves, as well as our current efforts here in Indiana to perform outreach. VA currently conducts, in conjunction with DoD and the Department of Labor, outreach initiatives to disseminate information to servicemembers of our benefits and services at various stages through the enlistment process and following up in both the pre- and post-deployment.

Our TAP and DTAP program briefings are conducted nationwide and overseas to prepare both retiring and separating service-members for return to civilian life. These briefings are presented to both regular active-duty servicemembers and, as I mentioned, at both pre- and post-deployment for Reserve and Guard members. They are generally followed by the opportunity for a personal interview and assistance with the submission of claim for benefits.

Last year, the VA conducted over 8,000 briefings to almost 300,000 attendees at these TAP and DTAP briefings. During the TAP briefings, we introduce attendees to VA vocational rehabilitation and employment programs. We also use this opportunity to present the "Five Tracks to Employment" process and our online employment services Web site, which is www.Vetsuccess.gov.

Using our Veterans Assistance at Discharge, program, VA also sends welcome-home packages to all separated servicemembers. The packages include a letter from the Secretary, along with comprehensive VA benefits information. VA and DoD jointly sponsor the Benefits Delivery at Discharge, BDD, program. At 153 military installations, we accept disability claims prior to discharge. We attempt to get these claims 60 to 100 days—180 days prior to release from active duty. There, we collect the Service treatment records, conduct a single cooperative examination, and complete a disability rating decision. In many cases, this is completed prior to separation

so that disability benefits can commence immediately upon separation.

VA and DoD are also piloting a single disability evaluation system, the DES system. This is a process where a rating decision forms the basis for both the military Medical Evaluation Board's process, as well as the VA disability rating process.

With the onset of Operation Enduring Freedom (OEF) and Operation Iraqi Freedom (OIF), VA has expended our outreach efforts to ensure that our military veterans are honored for their service and receive VA services and benefits they have earned. In 2003, VA began to assign permanent, full-time representatives at all key military treatment facilities.

We have also begun hiring recovery care coordinators. These VA employees monitor patient progress and coordinate submission of claims for our most seriously injured OIF and OEF veterans. Also, at our regional offices, case managers ensure that the claims of the most seriously injured are expedited and case-managed throughout the process. Here in Indiana, Mr. Kuewa and his staff conduct comprehensive outreach briefings and case-manage disability claims for seriously injured OEF/OIF veterans. Last year, the regional office conducted over 40 briefings with over 6,000 attendees from both active Guard and Reserve Armed Forces.

Madam Chairwoman, we are—Chairwoman, we are proud of the VA for our continuing role in the transition of servicemembers to civilian life. Like this Subcommittee, we look for ways to continually improve the process, and look forward to working with the Subcommittee and Members of Congress to do that.

Thank you for the opportunity to appear before you today, and I would welcome responding questions.

[The prepared statement of Mr. Whitson appears on p. 76.]

Ms. HERSETH SANDLIN. Thank you, Mr. Whitson.

Mr. Donnelly, you are recognized for questions.

Mr. DONNELLY. Thank you, Madam Chairwoman. I know we're a little tight on time. I just want to ask Mr. McWilliam, with the TAP program, is it something that you think can be made mandatory, and, if so, should it be made mandatory?

Mr. MCWILLIAM. Mr. Donnelly, that's, of course, a decision by the Department of Defense on whether it would be made mandatory. Let me say, though, as a result of the Global War on Terror Task Force, which worked about a year ago on this, the Secretary of Defense has established a goal of 85 percent of attendance at the employment workshops, which is, I would say, almost everyone that needs to attend. There's a certain percentage that are going to school or already have jobs that probably don't need to attend. So, they set a very high mark, they're working toward it, and I think that's almost full attendance, sir.

Mr. DONNELLY. Okay. And then, Ms. Burke, with the Military OneSource, when will that be up and running.

Ms. BURKE. It has been up and running for several years now, but it's beginning to take off. Marketing is the issue.

Mr. DONNELLY. Okay. That's what I mean. When will it be in a position where—that the families we've seen here today will be aware of it—

Ms. BURKE. These families—

Mr. DONNELLY [continuing]. And be able to do that.

Ms. BURKE. I'm sorry. It's the awareness issue. It's there. It's there for them. It's there for every National Guard and Reserve member. It's there for every active-duty member, so it's a matter of awareness. We have been putting commercials on the Oprah show, advertising, because that's where spouses are listening. Also, on the Today Show.

We are trying to get better effort advertisement there. We also need unit help, and the unit help is coming now with the new Joint Family Assistance Outreach.

Mr. DONNELLY. Do you ever send correspondence to the families, telling them? You know, if you have lists, send an actual hard copy, saying, here's what we can do.

Ms. BURKE. We do that on the active-duty side, but we have not done that yet with the National Guard and Reserves.

Mr. DONNELLY. Okay. That might be something to think about.

And, Mr. Whitson and Mr. Kuewa, thanks for—thank you for your efforts for the veterans in this area. Obviously, we have listened to you, as well as many other parts of the country, but I think we have a very strong case for the things that have been discussed today.

Mr. WHITSON. And I will take many of the questions and observations back to the Secretary for his review.

Mr. DONNELLY. Tell him I'd love to have lunch with him.

Thank you.

Ms. HERSETH SANDLIN. Mr. Boozman.

Mr. BOOZMAN. Thank you. Again, I agree with Mr. Donnelly. I think what we all need, the TAP program is so important, and we've had the opportunity in the years past, with the Subcommittee, to visit, and I know that you all are working hard to do that. We appreciate your hard work helping us in Arkansas in a number of different ways. But it is so important, because it really affects all this other stuff. You know, all the testimony that we've heard, the problems that we're seeing, many of them, came from really not knowing.

So, the more that we can shore that up, I think, the better. And, again, I think you're working hard to do that, and we really do appreciate your efforts. I know that it's improved dramatically, in the last 7 years since I've been around on the Committee. But, again, we've got to continue to do that. So I think that, there probably should be either a mandatory or that we should stick to the 85 percent. And I agree that 85 percent probably doesn't take care of the people that need to be there. But, again, if these people don't do it, they're causing hardship for a lot of other people because they don't know. And I know that our troops' strength is important stuff. I mean this is very, very important that the commander is looking at the troops' strength. You know, sometimes it's not as important. But, again, that's better than this.

Mr. McWilliam, the lady that testified about losing her position at Notre Dame, can you comment on that, and kind of tell us, kind of, what you're—if you have any thoughts about that or—it's okay. You're among friends.

Mr. MCWILLIAM. That's right, Mr. Boozman. We were talking about that. I gave her my contact information. She said her hus-

band would contact me as soon as he gets home. We need to look into it. You cannot waive your USERRA rights for re-employment, so we need to understand exactly what his employment situation was before he left, and look into it. We have very skilled investigators, and we'll get right to the bottom of it.

Mr. BOOZMAN. Well, I know you will. But, it does seem like—again, I don't understand the situation, so—

Mr. MCWILLIAM. No, sir.

Mr. BOOZMAN [continuing]. On the surface it does seem like, regardless of who we're dealing with here. And, perhaps, that is something we could look into.

Mr. MCWILLIAM. Yes, sir.

Mr. BOOZMAN. Mr. Kuewa? Is that how you pronounce it?

Mr. KUEWA. Kuewa, sir.

Mr. BOOZMAN. Well, that's close. I'm Boozman, so I have the same problem.

Mr. Saenz, you know, with his deal with—could you guys, kind of look at that and give him some advice and—

Mr. WHITSON. We do have plans on linking up with him afterward and see if we can—

Mr. BOOZMAN. Good.

Mr. WHITSON [continuing]. Be of some assistance.

Mr. BOOZMAN. Good. I would appreciate that.

The other thing, very quickly, we've got the TAP program, and, again, I can see a lot of improvement, but how should we measure that improvement? Do you all have suggestions? How do we know? I mean, what are our accountability measures that we know that can be—that it's doing what we want it to do? What are our measurement factors?

Ms. BURKE. Well, we currently have a form, a government form that must be signed before a servicemember leaves Service. This form lists all of the benefits that are available, in general terms. But that doesn't mean that they're necessarily interested at that point. I think that's one of the problems, is how do we get just-in-time information to them, not how do we get them in five solid days of classes. We're working on that with our TurboTAP program. If we can train them in a day or two about the possibilities, then they know to go back to this resource, they have this account for life. This is the TurboTAP strategy.

We're thinking that that's a solid possibility for solving some of the problems if all three of us work together to update that information and referral.

Mr. MCWILLIAM. I've spoken with the various directors of the education and employment workshops. We recently had an off-site meeting with our partners from Defense and some of our Advisory Committee people to look at the future of TAP, and one of the clear points that we made there was, we need to do follow-up with people who attend TAP. Right now, we do an immediate survey, right while they're there, on how effective the program was. We need to do that once they've left the Service and they're in deployment.

So we are building that into the future of TAP. We're going to restructure the entire program and include a survey, a followup survey, so that we can look at what was important to the person, and what they wished we had also covered.

Mr. BOOZMAN. Very quickly, because I don't want the Chairwoman to be banging me with her gavel, the one thing that I think would really help out—I enjoy, when we look at the TAP programs, we have to visit with Family Service Support, I think, but, also, we have to visit with, kind of, a break-out session. What I'd really like to know is, they were very up front about the careers that they wanted to pursue. Many of them wanted to go into franchises and things like that.

Could you, in your questionnaire, could you—if it's not there now—if it is there, give us the information. I mean, that's what we're trying to do, is to facilitate through the GI Bill this other stuff, putting veterans to work. Can you make that part of your questionnaire as to what they want to get into?

I know Mr. Michaud had an amendment we did the other day with trying—with truck driving and trying to upfront this and that. I mean, we talked about those things before, but I do think that would be very helpful, and I think, really, it would be good if we could match up what we're trying to do with what—what they actually want to do.

Mr. MCWILLIAM. Sure. And I'll talk with staff about that.

Ms. HERSETH SANDLIN. Thank you, Mr. Boozman.

I want to make sure we have enough time for any other additional questions that Mr. Donnelly and Mr. Boozman may have. I appreciate the hard work and I appreciate the improvement, but there are clearly some problems here, and we need to do a better job. Our responsibility in the Subcommittee is to make sure you have the resources to do so. It should not take a field hearing in South Bend, Indiana, for us to understand that there's a particular problem with these smaller detachments of Reservists, but there clearly is.

I'd like some perspective on what you are doing, specifically, for folks in Mrs. Masapollo and her husband's situation, whether they're Reserve or National Guard, with a smaller detachments. How is it that we are not even corresponding with them, Ms. Burke? I mean, is it just active duty that's getting the correspondence through our Military OneSource?

Ms. BURKE. Well, the Military OneSource is given out by the commanders; yes. And we can do that with these Reservists and we can do it with the National Guard, and I think we're going to step up to that.

Ms. HERSETH SANDLIN. Okay. I appreciate that, because that's something that I think has evolved over the last couple of years and will continue to be the case, and we have to step up quickly.

Now, let me ask you a question on the Military OneSource and TurboTAP. Is all of this, Ms. Burke, dependent on the base budget?

Ms. BURKE. Military OneSource is in the base budget and the TurboTAP is in the base budget; however, we are working with you, the Congress, to turn the broader program for 50 States from emergency supplemental into the base budget.

Ms. HERSETH SANDLIN. Okay.

Ms. BURKE. We have high hopes that that's going to happen.

Ms. HERSETH SANDLIN. Well, I think that Mr. Boozman—I don't want to speak for the other Members of the Subcommittee, but I think it's important for this Subcommittee to take it upon our-

selves, following this Field Hearing, to work with our colleagues on the Armed Services Committee and Appropriations Committee to make sure that these important programs, especially given where we see other needs, that this moves to the base budget, because these are the ongoing needs, regardless of redeployment and withdrawal over the next few years.

I think we share General Umberger's concerns, as he mentioned, in terms of all of the other resources that are coming to help him in his efforts here in Indiana.

Mr. Whitson, in your written testimony, you had highlighted that the VA and DoD's national memorandum agreement shall establish a single cooperative examination.

Mr. WHITSON. Yes, ma'am. That's the—under both the DES program, the Disability Evaluation System, where we're using that for the PEB/MEB process—

Ms. HERSETH SANDLIN. Uh-huh.

Mr. WHITSON [continuing]. The unit is not there, as well. And, also under our BDD Program, Benefits Delivery at Discharge. Now, neither of those programs apply to Guards and Reserves.

Ms. HERSETH SANDLIN. So, a single cooperative exam has been established since 2004 for active duty?

Mr. WHITSON. Yes, it has.

Ms. HERSETH SANDLIN. Do they exist for the National Guard and Reserves?

Mr. WHITSON. We do not, because of the mobilization process. It has been described by so many witnesses, it happens so quickly when they come back to stateside and go through whether it's Atterbury or—one of the witnesses discussed what's happening at Camp Shelby, where we have a very comprehensive demobilization TAP briefing process. But stopping that process and affording a single VA DoD exam has—we've not come to a resolution on how we would do that and still allow members to quickly get back to their families.

Ms. HERSETH SANDLIN. Has there been ongoing discussions about what to do after demobilization?

Mr. WHITSON. Well, at that demobilization TAP and DTAP briefing, we attempt to take the application, collect all the Service treatment records so that we have everything there, and then, once they get back to the State, Indiana, for example, here, the exam is scheduled immediately. But it's not a single exam; it's a VA exam.

Ms. HERSETH SANDLIN. But you must be concerned about some of the testimony—

Mr. WHITSON. I am.

Ms. HERSETH SANDLIN [continuing]. Of Mr. Saenz about the issue of almost an intimidating discussion about being put on medical hold if they don't bring forth the issues now versus having an opportunity to bring those issues forward later.

Mr. WHITSON. I am, Madam Chairwoman, and I—that's not the first time I've heard it, and it is something that we're aware of and we're looking into, cooperatively.

Ms. HERSETH SANDLIN. This is not the first time we've heard it, either, and, we would appreciate you keeping us apprised of those ongoing discussions about how to best address that.

Let me ask one more question, and there may be some questions we submit to you in writing.

For those of you joining us, sometimes it is the final panel that gets the most questions, so we like responses, in writing, either because we've run out of time or there's so much we want to cover.

You heard Mrs. Williams, Mrs. McCool, and Mrs. Masapollo when I asked them had they ever been contacted, at any time, by VA, DoL or DoD, and they all said no. Why do you think this is? I know that we have put forth resources, and you talked, Ms. Burke, about what's there and there's a lot of hard work being done. Why do you feel that these families feel there's been no outreach? Again, is this an issue of coordination, again, with the National Guard and Reserves, that we're making headway on, but we still haven't fully integrated to the State, and we're still working with the Reserve units in a way that we just haven't gotten a handle around this problem yet?

Ms. BURKE. That is a problem in the active duty, as well. We don't always have a way to reach them. I mean, we have ways to identify them if there's an emergency. It's an issue of privacy and how do we get their addresses, into some sort of system where it would not cause harm.

So we're working on it, and we think that Military OneSource, if they can come to us, then we can say, Sign up, and we'll send you information. If they come to us first, it really will be a lot better way of knowing whether they want to be contacted. Some people don't want to be contacted.

Ms. HERSETH SANDLIN. I hear what you are saying, but I think there is so much going on with these families that, for them to expect that they are going to come to you first versus this outreach and this followup that you were just describing, too, Mr. McWilliam follow-up after someone has participated in the Transition Assistance Program. I understand there may be privacy concerns, but, at the same time, we need to create a form when they're separating from Service or de-activating, where they sign an authorization to be contacted or something. I mean, recognizing privacy concerns, but, at the same time, I think it is our responsibility, Federal agencies, as those of us in Washington, to be aggressive in communicating the benefits rather than sitting back and waiting for someone to come to us when there's so much going on during the transition to civilian life.

One last question, Ms. Burke. You mentioned in your testimony that, at the request of the National Guard and Reserve Units, the Department dispatches consultants with financial readiness specialities. How many requests have you received from the Guard and Reserves?

Ms. BURKE. I can't give you an exact number, but almost all of the States have requested those.

Ms. HERSETH SANDLIN. Okay. Well, that's good to know. So, you have sent—the consultants have—

Ms. BURKE. We're in the process of hiring those people. We have 15 States hired. Is that your question?

The goal is that we're adding three people, generally, in most States, unless they're a very small population of the National Guard. Is that your question?

For each of these States, this new Joint Family Assistance Program, as you've heard it in the first panel, has a childcare person and counseling with a Military OneSource person to help them develop their networks out there. So we have been trying to do that in every single State.

Ms. HERSETH SANDLIN. You have hired at least three new—

Ms. BURKE. Right.

Ms. HERSETH SANDLIN [continuing]. Counselors for each State.

Ms. BURKE. Right. And, by the fall, we'll have the remainder of the State accomplished. It is very aggressive, actually.

Ms. HERSETH SANDLIN. Okay. Mr. Donnelly.

Mr. DONNELLY. I have no further questions. I would just like to thank Chairwoman Herseth Sandlin and Ranking Member Boozman for taking their time to come to our town to hear, which, to me, was invaluable testimony, from everybody, to provide us with a lot more information about how to do this better. And, so, to your staff and to you, we're really grateful for you taking this time. Thank you very much.

Ms. HERSETH SANDLIN. Mr. Boozman.

Mr. BOOZMAN. No. I just thank you for the hospitality. It's a good hearing, and I appreciate it.

Ms. HERSETH SANDLIN. Before I wrap up, I wanted to make one—follow up on this point, because it is bothering me, I'm sure you can probably tell.

If we are able to work through, with the Department of Defense, the privacy concerns, and you are able to find these men and women and mobilize them, you should be able to find them to inform them of their benefits.

I want to thank all of you for your statements this afternoon. Ms. Burke, we want to work with you to make this happen and address the issues that were raised this afternoon. We value the insight and the expertise and the dedication of all of those who work with our Federal agency, who work so closely with our Committee, with Members of our Committee staff, our Counsel, who are here, the VA, the DoD, and the Department of Labor. It's been very good to work with them on this Committee. We thank you for your time and your travel.

I want to thank the staff of the Subcommittee for traveling here today, the great work that they do, working with all of us as Members of the Committee and with our agencies and our veterans service organizations. It is great to be here in Indiana's 2nd District, well represented by our colleague, Mr. Donnelly.

We thank you all for coming, and we thank all of those who have worn the country's uniform in protection of our freedoms. Thank you very much.

The hearing now stands adjourned.

[Whereupon, at 3:48 p.m., the Subcommittee was adjourned.]

A P P E N D I X

**Prepared Statement of the Honorable Stephanie Herseth Sandlin
Chairwoman, Subcommittee on Economic Opportunity**

I would like to thank Ranking Member John Boozman of Arkansas for joining us here today and Representative Joe Donnelly of Indiana's second Congressional district for his hospitality in inviting us to South Bend, Indiana. I look forward to building upon our strong bi-partisan relationship so that we may provide our Nation's servicemembers, veterans and their families the best available services they need and deserve.

Much progress has been made in education benefits, vocational rehabilitation services, employment programs and VA home loans programs. However, I think everyone would agree that we must remain vigilant to guard against any decline in benefits or customer service.

Like many of my colleagues in the Subcommittee, the state of South Dakota has had servicemembers that have been activated in support of operations in Iraq and Afghanistan. Some of these brave men and women have returned injured and are currently in need of healthcare and employment services. They, like all disabled veterans from around the country, deserve our best efforts to provide a seamless and effective transition from military service to civilian life and the work force.

Earlier last year, this Subcommittee held its first hearing that included the Department of Labor's Veterans' Employment and Training programs that are created to assist veterans with employment assistance and protect a servicemember's employment rights. While these programs have been proven to be very successful in other areas across the country, today we will receive testimony from servicemembers that could benefit from these programs but might not be aware they exist.

Like many of my colleagues here today, I had the opportunity to meet with local government officials and veterans back in my home state of South Dakota. During one of my meetings, I had the opportunity to speak with the leadership staff of South Dakota Governor Mike Rounds and the South Dakota Adjutant General (Major General Steven Dooher) about ways to improve existing veterans programs.

I am glad that we did succeed in making progress for our Nation's Reserve Forces. Included in the final version of the National Defense Authorization Act of 2008, we were able to gain bipartisan support for language that would allow mobilized members of the Reserve Forces to use their REAP education for 10 years after they separated from the Guard or Reserve. While this is progress in the right direction, we must remain committed to expanding all benefits to help meet the needs of our servicemembers.

Furthermore, our Subcommittee has been working with our Committee Chairman Bob Filner of California to address the immediate needs of possible foreclosure of a servicemember's home. As we will hear from a recent Subcommittee hearing, data specific to veterans does not exist, or is limited in scope, leaving us with an incomplete puzzle that makes it harder for us to get a good idea of how current mortgages are affecting our veterans. Fortunately, many of us have heard from our returning servicemembers and veterans back home about the problems they have encountered.

Today, thousands of veterans throughout our country deserve better, and we must do better to ensure they are afforded the protections they need as they adjust to life after their military service.

I am particularly interested in hearing about the issues of concern from servicemembers, veterans and their dependents, and the actions the administration is taking to resolve the concerns of employment, rehabilitation, housing and education.

I look forward to working with Ranking Member Boozman, Representative Joe Donnelly and other Members of this Subcommittee to ensure that our most critically wounded servicemembers are provided both proper training to complete their mission and the proper benefits to help them succeed in life after the military.

**Prepared Statement of Hon. John Boozman, Ranking Republican Member,
Subcommittee on Economic Opportunity**

Good afternoon Madame Chairwoman, Members of the Subcommittee and all of our witnesses and guests.

It's great to be here in the Hoosier State. I looked up the word "Hoosier" and found several possible origins in early state history ranging from answering a knock on the door with, "Who's here?" to finding a severed ear following a barroom brawl and asking, "Who's ear is this?"

Regardless of the origin of the term Hoosier, the citizens of Indiana have always been well-represented in the defense of America from the Indiana territorial militia formed in 1801 to the 196,000 Hoosiers who served in the Civil War to those now serving in the 76th Brigade Combat Team.

It is no secret that today's National Guard and Reserves are now an operational force and no longer a strategic reserve. That is one reason H.R. 5684, as amended, introduced by Ms. Herseth Sandlin and me contains a significant upgrade to education benefits for the Guard and Reserve.

While Guardsmen and Reservists share many of the challenges of military life with their active duty counterparts, they also face some unique difficulties and we should endeavor to minimize those negative incentives to service. One such challenge is that members of the Guard and Reserves face multiple transitions in their deployment cycles. It is not easy to leave a job that supports your family. Health insurance, retirement benefits, seniority and other factors are important to all of us and when a servicemember returns home, we should do everything in our power to ease that transition.

Madame Chairwoman, you and I have visited several states where they have solid programs to smooth the transition from combat to civilian life and I am eager to hear how Indiana meets that responsibility. I am especially pleased that you have invited several wives to testify because without their strong support, we would probably have to rethink how we structure our armed forces. Finally, I want to thank each of those here who wear or have worn the uniform for their service and I believe we owe a special recognition to the spouses who pay the bills, raise the children, fix the appliances and the cars, and take care of the myriad things that keep a family intact while the servicemember is deployed.

**Prepared Statement of Major General R. Martin Umbarger
Adjutant General of Indiana, Joint Forces Headquarters
Indiana National Guard**

Mr. Chairman and Members of the Subcommittee, thank you for the opportunity to speak to the issues regarding the care, treatment and benefits of our soldiers, airmen and families. Soldiers and Airmen of the Indiana National Guard continue to answer the call on behalf of our Nation and State of Indiana. As you know, the National Guard is a dual missioned organization. We have a State mission in support of local first responders in their time of need responding to man-made and natural disasters of our state. Our other mission is the Federal mission of reinforcing the Army and Air Force and their missions all over the world. Since 911, you must agree, our great soldiers and airmen have done this important mission in spades. We currently have over 14,500 soldiers and airmen assigned and makes and we are proud to boast of being the fourth largest Army National Guard in the Nation. We are presently at 106 percent of authorized strength and over the past 3 years Indiana ranked in the top five states in the Nation in recruiting and retention successes. Each of the past 3 years the Nation's top recruiter has come from our ranks. Over 14,000 soldiers and airmen have been deployed to fight against the global war on terror. Presently, 4,133 Indiana Guardsmen, both Army and Air are deployed to multiple sites worldwide doing a variety of missions, no state has more deployed than Indiana at this time. The accomplishments of our brave soldiers and airmen are many, but the stresses of multiple deployments have taken the toll on our force and caused many adjustments to be made by my Joint Forces Headquarters-Indiana staff to support them during pre-deployment, deployment and post-deployment phases. Prior to 911, what used to be a normal baseline of events, insufficient staffs of maybe one deep assisted with providing benefits to Soldiers, Airmen and Families. Today, in order to properly "care of the Soldier/Airmen/Family", sweeping changes, administrative procedures, changes to staff authorization has been made.

Prior to 911, the staffing of the Indiana Guard was either 1–2 people deep or non-existent concerning Veteran's Services to servicemembers and Families. Since 911 and the multiple deployments of our Hoosier Guardsmen we have created a new Directorate on my Joint Force Headquarters-Indiana staff. The Directorate is called J9 (Civil Military Affairs Directorate). We are one of very few states which have created the J9 Directorate to support Servicemembers, Families and Employers during pre-deployment, deployment and post deployment periods.

The 9 key components of the J9 (Civil Military Affairs Directorate) are:

*** Reference attached Information Briefing**

1. Family Programs—being briefed by Major Cathy Van Bree.
2. Veteran's Transition Assistance—being briefed by COL (Ret) Roger Peterman.
3. Selective Service
4. Ceremonial Unit
5. Chaplain
6. 38th Division Band
7. Funeral Honors
8. Command Historian
9. Employer Support Guard/Reserve

The creation of the J9 Directorate was designed to assist Servicemembers, Families and Employers during the entire period of service being performed by the Servicemember. This innovative approach to a combined effort lessened the administrative burdens on the traditional administrative personnel sections, and provides a unified focus for benefits and services for the Servicemember and family.

Several other changes in the staffing and priority were also made to assist the Servicemember through innovative techniques and hard decisions. The Indiana National Guard Relief Fund was established to assist families that incur economic difficulties during deployment. This 501c3 fund was established as a result of many Hoosiers and organizations wanting to contribute financial assistance in any way possible to help our soldiers and their families. This fund assists families during times of economic difficulties as a result of their deployment. Stay behind Title 10 Officers and Non-Commissioned Officers were authorized at each Armory/Headquarters. These professional soldiers are very important to the continuity of support to the Servicemember during the pre-deployment, deployment and post-deployment phases. An example would be a total of 17 Title 10 soldiers combined with Military Technicians man 28 armories vacated by the 76th Infantry Brigade deployed to Iraq.

Our number one asset in the Indiana National Guard always has been and will continue to be our people; our Soldiers and Airmen. All the weapons systems, vehicles and military equipment are absolutely essential to our mission, but nothing is more important than our servicemembers and family. During these demanding times to provide professional military units for Federal missions in support of our Nation, and provide support for Homeland Security missions, we have instituted many initiatives to provide support to the Servicemember. In many cases we have re-assigned personnel in order to provide the proper support, if you will, taking it out of hide. However, recently, I am very pleased to say we have received additional funding and authorizations which enables me to provide this much needed support to the soldiers and airmen. One program, the Community Based Health Care Program (CBHCO), is a great program assisting our Wounded Warriors. In the past, once our soldiers returned they were quickly demobilized off Title 10 which was bad for soldiers. The Army CBHCO program allows our Wounded Warriors to remain on Title 10, close to or at home, and work at a military facility while their medical issues are being resolved. The sustainment of this program, and others to assist the Servicemember is a must. With the exception of the Veteran's Transition Assistance Advisor Office, which requires at least one more advisor, we are now staffed at a "sufficient" level to provide the proper support, but I am concerned that these resources may some day be pulled from us. This would be a mistake, as we have learned the hard way as a Nation that caring for our wounded and our veterans must continue long after the conflicts end.

I thank you, key Members of Congress, for providing the funding for programs such as the Yellow Ribbon Reintegration Program. Programs such as these that care for our soldiers and families prior to deployment, during deployments and long after their return from deployment is critical to their proper reintegration back into their civilian careers. As a Nation we have come a long way in taking care of those that are serving our country. I thank all of you for the support you have given to our Heroes that have volunteered to serve their State and Country. I thank you for the privilege and opportunity to be with you today. I am very proud to wear the uniform and serve in the ranks of these great young men and women.

Mr. Chairman, this concludes my testimony. Are there any questions?

**Prepared Statement of Major Cathy Van Bree
Director of Family Programs, Joint Forces
Headquarters, Indiana National Guard**

Mr. Chairman and Members of the Subcommittee, thank you for the opportunity to speak to the issues surrounding our servicemembers and their families.

Due to the large numbers of servicemembers deploying recently, the Department of Defense, the Office of the Secretary of Defense and the State of Indiana have all taken notice that the families of our servicemembers need support and assistance. To that end, resources have been delivered resulting in increased staff and resources in child care & youth programming, family assistance, family readiness, mental health, and resource and referral (via Military OneSource).

Indiana National Guard Soldiers and Airmen are now experiencing the largest deployment since WWII (slide #3). Over 4,000 servicemembers within Indiana are currently and/or soon to be deployed in 2008. In the last 8 months the Indiana National Guard Family Programs staff has grown from a staff of 6 to now 32 full time personnel in order to better respond to the needs of these personnel and their families (slide #4 and #5). This staff serves all servicemembers and their families within Indiana, to include National Guard, Reserves, Active Duty and retirees from all services.

The resources we provide during pre-mobilization, mobilization and post-mobilization are invaluable to our customers. These services include, but are not limited to, Tri-Care training and assistance, Family Readiness Group planning and program implementation, youth programming, marriage enrichment seminars (Strongbonds), free mental health counseling, homecoming support, financial classes, unit rear detachment training, National Guard Relief Fund financial grant requests, as well as a myriad of other services (slide 6). Financial issues are the number 1 topic we assist families with when they are facing / returning from deployment. We also assist servicemembers with all of our services not currently in a deployment cycle on an as needed basis.

It is critical that we continue to fund these programs in the future years. Our families now trust these services and rely heavily on them. Unfortunately, most of our new programs are only funded for 12–36 months. We serve as a combat multiplier on the battlefield, as we are able to focus on the families, while Combatant Commanders focus on their wartime mission. Further, we are a retention tool that far outweighs the cost currently expended on these new programs.

The transition process is not over when the servicemember returns from mobilization. Some servicemembers take 12 months or longer to fully re-integrate into their family, civilian employment and/or community. We take Indiana citizens out of our state away from their loved ones, away from their careers, and send them into a hostile environment. We cannot expect them to return mentally, emotionally or physically as they departed Indiana. Assisting these servicemembers in the transition process is essential. Some servicemembers are now volunteering for their 3rd and 4th deployments. The revolving door of deployments is a strain to them and their spouses, parents, children and careers, which can effectively be addressed via Family Programs, Transition Assistance and Employer Support of the Guard and Reserve.

Tri-Care is part of that transition. While the financial benefit of TriCare is sufficient, there are many issues that need attention. Little to no provider coverage is available in some areas in Indiana, as many families travel over 45 minutes to their primary care physician. Referrals are cumbersome and take many weeks to months in some instances. Mental health outpatient services are not covered, past the 6 free sessions initially available each calendar year. Claims processing is slow to providers and re-imbursement to families is slow, taking many months in some cases. Lack of providers and lack of updated provider lists are also a key complaint from our families.

Tri-Care is a wonderful option, but has many logistical constraints. Families transition from their current insurance to Tri-Care and back to civilian insurance up to 3–4 times during their career and have little time to trip over the logistical stumbling blocks Tri-Care places in our way. Tri-Care needs to be more user-friendly in order to reduce the amount of stress our families already endure.

Mr. Chairman, this concludes my testimony. What are your questions?

**Prepared Statement of Roger D. Peterman
Transition Assistance Advisor, Indiana National Guard**

Mr. Chairman and Members of the Subcommittee, I appreciate this opportunity to testify before you today in reference to Transition Assistance Advisor (TAA) and Employer Support of Guard and Reserves as it applies to Pre-mobilization, Mobilization and Post Mobilization of our Indiana Soldiers.

The TAA program is primarily designed to serve the members of the National Guard and their families. Additionally, we gladly provide service to members in all of the Reserve components, any Veteran and their families.

As the Transition Assistance Advisor, I work to provide a statewide point of contact in assisting members with access to Veterans Affairs benefits and medical services. Services are provided at all phases of soldier deployment which includes Pre-mobilization, Mobilization and Post Mobilization operations in conjunction with other Indiana National Guard Directors. TAA also provides assistance in obtaining entitlements through the TRICARE Military Health System and access to community resources.

The Transition Assistance Advisor works to build community partnerships through the National Guard, Reserves, DoD services, Department of Veterans Affairs, Indiana Department of Veterans Affairs, Veteran Service Organizations and the local communities. The TAA provides communication and coordination between these partners. We provide education and support to all eligible servicemembers and their families. A very important factor in this process is raising the awareness and understanding of available state and Federal VA benefits, as well as various community agencies that can assist the soldiers.

Help is provided to the individual servicemember ensuring they are aware of entitlement programs, access to medical care and benefits of TRICARE. There are many important deadlines that require action such as post dental care. Servicemembers and their families needing counseling are advised where and how to get the help they need. Information is provided on insurance such as SGLI and TSGLI. The TAA supports the VA and local communities in developing Job Fairs designed for servicemembers, veterans and their families. Assistance is also provided to servicemembers locating lost DD 214's.

Transition assistance is provided during pre-mobilization, mobilization, and demobilization. During homecoming events information is made available to the service-member and their families in the form of brochures on VA benefits, educational opportunities, reemployment rights and other relevant resources. At this point the re-integration process has started. At 90 to 120 days the Seamless Transition is conducted at the unit or local community center. Many organizations are brought together to ensure our soldiers receive the information and resource needed to return to civilian life. Representatives at this event include Finance, Legal, VA benefits, VA Medical Center, Department of Labor, County Service Offices, TRICARE, Chaplain, Small Business Administration, Secretary of State, Employer Support of Guard and Reserve, Family Programs, American Legion, DAV, VFW and AMVETS.

The TAA program is successful because we care about soldiers, veterans and their families. Over 90 percent of TAA's are veterans or spouses of military members. Many TAA's have worked through the disability process. They have experienced the process and can help guide the servicemember through it. We have built strong partnerships and coalitions with the VA, Directors of VA, Veterans Service Organizations, Family Programs, DoL, and Employer Support of Guard and Reserve (ESGR). Major Van Bree, Director of Family Programs, and I work closely on a daily operational level because our work overlaps. We serve as members of the Adjutant General's staff.

I want to tell you about a volunteer organization in which I serve as the State Chairman. Employer Support of the Guard and Reserve also known as ESGR is a Department of Defense volunteer organization.

The mission of ESGR is to gain and maintain active support from all public and private employers for the men and women of the National Guard and Reserves. Additionally this volunteer organization provides education, consultation, and if necessary, informal mediation between employers and employees who are Guardsmen or Reservists.

ESGR is required to inform employers and their National Guard and Reserve employees of their rights and responsibilities under the Uniformed Service Employment and Reemployment Rights Act (USERRA) Title 38, USC, Chapter 43. Indiana has 16 trained Ombudsman volunteers who serve to mediate these issues between employers and employees serving in the military. Currently, Indiana ESGR has 105 volunteers serving around the state.

In summary, ESGR's goal is to support America's employers who share their employees with the Department of Defense to ensure our National Security. ESGR helps employers to understand the vital role they play in the National Defense of the United States. We must develop and promote a culture in which American employers support and value the Military service of their employees.

Mr. Chairman, this concludes my testimony. Thanks for this opportunity to speak on behalf of the Transition Assistance Program and Employer Support of the Guard and Reserves. I would be pleased to answer any questions from the Subcommittee.

**Prepared Statement of Elizabeth L. Williams
Indianapolis, IN (Indiana National Guard Member and
Spouse of Deployed Indiana National Guard Member)**

Mr. Chairman and Members of the Subcommittee, I appreciate the opportunity to be here today to testify on my views and experiences in regards to the Transitional Assistance Program and the ability of my family to cope with readjustment needs and the deployments of my spouse, CPT Christopher M. Williams.

My husband is scheduled to return this month from his second year-long deployment. In 2003, he deployed for approximately 15 months. Then, he deployed for the second time in June of 2007 and is expected to return any day.

There has been significant progress in the efforts to provide transitional assistance to the soldiermembers and their families since my spouse's first deployment experience. During his 2003 deployment, I can recall very little assistance available to support the families of the deployed soldiermembers, outside of the Family Readiness Group and Military One Source.

It appears as though the Family Readiness Group is often used as the primary source of communication and information dissemination, as it pertains to families and their available resources. Without the unit or servicemembers having a functioning Family Readiness Group, the soldiermembers and especially the spouses can often be left in the dark. I acknowledge that perhaps my testimony is also based on the fact that I am also a servicemember, as well as a spouse. Therefore, I have the advantage of understanding the military and how it functions, as opposed to a spouse that has no military background.

My husband deployed with a small detachment, which does not have a functioning Family Readiness Group. The little detachments can easily fall through the cracks, even with the wonderful system we have recently established. It appears as though our system may be designed for at least company sized units. When small units deploy, similar to my husband's unit, they can be easily forgettable. Perhaps, those units could be assigned to a Family Readiness Group which has already been established or there could be a secondary means of communication, other than the Family Readiness Group, used to distribute information to the spouses and family members of deployed military members.

I have recently learned we now have many new tools and resources in place, such as the Family Assistance Centers and the Family Readiness Support Assistants. We could never have too many of these. We already have 15 Family Assistance Centers; however, we could really use more Family Readiness Support Assistants to ensure the Family Readiness Groups are functioning properly and the Transitional Assistance Programs benefits and resources are communicated effectively.

Mr. Chairman, this concludes my prepared testimony. I would be pleased to answer any questions you or Members of the Subcommittee might have.

**Prepared Statement of Roy Saenz, South Bend, IN
(Former Member of the Marine Corps Reserves)**

Thank you Chairwoman Herseth-Sandlin and Congressman Donnelly for this opportunity to speak with you about my transition experience. My name is Sergeant Roy Saenz. I served in the Marine Corps Reserves for 8 years from August 1997 to August of 2005. While in the reserves I was activated and deployed twice in support of Operation Iraqi Freedom. I can only attest to my experiences transitioning back to civilian life as a reservist.

In January of 2003 I was placed on active duty with Eng. Company B., 6th ESB, 4th FSSG, South Bend, IN. Prior to leaving the theater of operations, we went through a series of debriefings in Kuwait. The debriefing I remember best is the medical brief. We were given a questionnaire asking about any issues we may have. Two things stood out: one, "If we had issues we would be placed on medical hold

in Camp Pendleton until they were resolved" and two, "We are not telling you to not put any issues on the questionnaire, just that you will be a medical hold." This meant that we would not be able to return home with our unit. Meanwhile, we were already aware of the plans being made for the reunion back home in South Bend. Friends and family had been glued to the papers following our every move because we had an embedded reporter with us. So at both ends of the phone lines everyone wanted to be reunited, not stuck in California away from home.

When we arrived at Camp Pendleton, many units were returning so there was a very tight and quick schedule to get us through our briefs. We again went through a medical brief. This time however, we waited in line and met with a doctor for a quick and very basic evaluation. If we brought anything up, they told us, "You can stay and we will do a full evaluation but you will have to wait until next week." This meant we would not return home with the unit. My mom and younger brother had already flown in from Arizona to meet the unit in South Bend. So the incentive to report anything even minor was trumped by the desire to reunite with family and friends.

When we arrived in South Bend we received a 3 day leave. Upon returning we had a variety of classes. Representatives from the Marine Corps League, VFW and American Legion came mostly with the intent of increasing membership. Although in the presentations I heard, "Make sure you make a copy of your SRB and medical records, and take your dd-214 to the county recorder's office." I stayed on for a few more months and went to Camp Lejeune, North Carolina to assist with off loading equipment. When I returned to South Bend in September, I was demobilized and returned to work.

In January 2004 I volunteered to go back to Iraq with Bridge Company B, 6th ESB, 4th FSSG, Folsom, Pennsylvania. Again the exit process was about the same. We took a survey in Iraq, then at Camp Lejeune, the same medical process occurred: a quick interview. This time they said we would be fixed once we arrived at our home unit. I had shoulder surgery that was done locally in January 2005. I was released June 23, 2005, less than a month from my end of contract date.

I have five general issues that I would like to present to this Committee:

1. Pay Issues

- a. Both times I was mobilized I was shorted on my first pay. When I asked the unit administration they said to wait until I got on the base and they will be able to help. Unfortunately, there was not an opportunity to ask on my first deployment and by the end of the deployment I did not mind because I was just happy to be done. But it again happened on my second deployment. Since I found out while I was at Camp Lejeune I went to administration there and they said they could not do anything about it because it was a reserve issue. The reserve administration people could not access what the dock of pay was for but again after finishing up in Iraq I did not care because I was happy to be home and done. However due to my medical hold my pay was again incorrect. I did not receive notice of this until after I was off of active duty and off of contract. Therefore, my former unit could not answer the questions. I was unable to get through to DFAS—Kansas City because the automated system could not get me to where I needed to go. Finally I received a letter in the mail from different DAFS location and it did not have a phone number so I wrote them and they finally wrote me back but still did not answer all of my questions. So here I am almost 3 years later and I have not resolved my pay issues.

2. Education

- a. When I signed up in 1997 I understood that I would be eligible for the Reserve GI Bill. However it was not until I was finishing up in June of 2005 that I found out that I could have been taking college classes while in Iraq on my second deployment and for the 8 months I was on medical hold.
- b. My second education issue is that while I was finishing up my second mobilization there was information coming out about the REAP program and the 2 year consecutive/cumulative buy-in option for reserves to look into. Many troops willing to do the 2 years to be eligible for the buy-in were blocked because they had to come off of one set of orders and go onto a new set of orders. Everyone was talking about the REAP program but once the dust settled on that program, we found out that you have to be still in the reserves. So many like me who did a cumulative of over 2 years on active duty met that basic requirement for the time eligibility but were already off of contract. Thus we missed out on the REAP and were prohibited from buying into the active duty GI Bill. This left two to three years worth of deployed

troops from the beginning of the war that will not be eligible for additional educational benefits.

3. Filling a claim with the VA

- a. While I was taking my dd-214 to the county recorder, I saw the sign for the VA service representative. I walked into his office and introduced myself. There was not much he could do at this time because I was still on contract. But he started a file on me. He recommended I keep a copy of my medical records and SRB when I got off of contract and revisit him. When I fell off of contract I filed an initial claim with the help of the VA Service Representative but it took about 8 months for the decision, coming in May 2006. Between September and December 2006, I had six visits for Post Traumatic Stress Disorder (PTSD). I was not aware that I should file those visits with the VA. Around February 2007, I went to the Work One office and saw a sign that said "Are you a Veteran? Have you talked to the VA representative?" He was available so I talked to him. He recommended, because of my rating, that I talk to Jim Garwood with the Vocation-Rehabilitation in Fort Wayne, Indiana. So I met with him and he was very thorough and informative. I then sent a letter for a re-evaluation and adding PTSD to the VA April 24, 2007 then on May 7, 2007, the pinched nerve in my back landed me in the hospital. As of May 2008, the VA has declined to pay this bill, so I am appealing this decision. I had a C & P exam in June 2007 with pending back issues which resulted in surgery in August 2007. It was at this point that I realized that the VA benefits, C&P, and VA Medical Side have very limited communication with each other. The decision was in July 2007 and my back was rated the same so I immediately appealed and was reevaluated in October 2007. I received the decision finally on April 18, 2008 because it was an appeal it had to go through the Notice of Disagreement process. I found out in December 2007 that the standard procedure for post-back surgery was 100 percent temporary disability. I filed the claim along with my appeal and it was denied. I requested physical therapy for my continued back and neck issues and at first the VA wanted to send me on a 2 hour one-way drive from South Bend to Fort Wayne for physical therapy. After an evaluation in Fort Wayne, nothing happened until after my annual follow up in March 2008. I had to have another evaluation but this time it was with a local physical therapist. I was finally authorized for physical therapy and had my first appointment in late April 2008.

4. Filing process

- a. I initially began my process by filing a claim in South Bend. I picked the VFW to represent me as my advocate. When I went back to file my next claim, I had to wait 2 weeks before I could get in for an appointment due to the previous county service representative. While the new representative was as helpful as possible, I had more knowledge from experience and Internet research. I was under the impression that the organizational service representatives did more but as I found out they are most effective if matters go beyond the Notice of Disagreement process. Otherwise I could file everything on my own directly to the VA. Over the last year I began sending copies of my paperwork to both the VA directly and the VFW. I did this in the hope that it would speed up the process as I grew more and more frustrated with the amount of time the process took.

5. PTSD and Lance Corporal Larry Bowling Jr. of Muncie, Indiana.

- a. LCPL Bowling was with me on my second deployment to Iraq with Bridge Company Bravo. On June 29th 2004, he was on a convoy that was hit with an IED. He was in the response vehicle and helped load up our three dead Marines: Sgt Alan Sherman, CPL John Todd, and LCPL Patrick Adle. When we returned to the South Bend Unit, LCPL Bowling was released on terminal leave. I stayed on and 2 weeks later he called me late one night having suicidal thoughts. I called the Corpsman and he contacted the Commanding Officer. The decision was made to wait until the next day and go down to take him to the VA Hospital in Marion. After evaluation he was given medication and released to myself and Sgt. Eugene Plonski. We were directed to return him to his family. LCPL Bowling was then instructed to come to drill weekends instead of being excused for 90 days from drill weekends. Other than 1 weekend a month he was on his own with no support system from the unit. When I asked the Commanding Officer what we could do for him he said, "He's Folsom's problem, not ours." Within a few months he was given an Other Than Honorable Discharge.

- b. This Marine, who served honorably, reached out to the unit and we failed him. This is due to a system that was not prepared for handling the PTSD of Reserve Marines and by commands that were not willing or prepared for handling mixed unit issues.

Based on my experience it is my recommendations to this Committee are as follows:

1. Evaluate reserve troops returning from Iraq and Afghanistan for PTSD related issues at the 45, 90 day and 1 year mark. These evaluations should be done whether the servicemember is still on active duty, active reserves, individual ready reserves, or off of contract.
2. The VA Medical and VA Benefits departments need develop a more efficient communication system to allow for the fast and smoother processing of claims by veterans.
3. Currently there are no efficient programs post-service that inform veterans of programs and assistance resources in their regions. Many veterans get frustrated and give up on the system.
4. Better inform reserve servicemembers, while still under contract, of programs while on active duty and better inform them of programs available post-service using available VA service representatives and other local veterans' representatives including but not limited to unemployment agencies.
5. Establish a way for troops to deal with administration problems that occur after they separate from service such as unresolved pay issues.
6. Reevaluate what services can be offered at the local level. Many veterans do not have the flexibility of schedule or means to travel long distances to receive assistance.

Thank you again for this opportunity. I now invite you to ask any questions you may have.

Sgt Roy Saenz, USMC
1997-2005

**Prepared Statement of Dawn McCool, North Liberty, IN
(Spouse of an Indiana National Guard Member)**

Thank you Subcommittee Chairwoman Herseth-Sandlin, Congressman Donnelly, and all other Members of the Committee. I appreciate the opportunity to share my experiences as a spouse of a National Guard member in regard to the transition experience for myself and my family. My name is Dawn McCool and my husband Jim was with F Company, 151st Infantry (Light Anti-Tank) in Afghanistan. This deployment resulted in Jim being gone from May 2003 to July 2005. We have three children, now ages 18, 16, and 12. At the time of Jim's deployment, they were 14, 12, and 8.

The main source of assistance for the family of deployed members of the guard is the family readiness group, commonly called a FRG. I first became involved in the family readiness group on May 4, 2004, the day my husband left from South Bend for Camp Atterbury. The wives were standing in a group when Laura Williams, who was in charge of the FRG, told us about the meetings on the third Monday of each month. I went to the first meeting and she asked if I would be the secretary and treasurer and whatever else needed. The community created from the FRG resulted in me meeting one of my best friends. We still talk and get together today, more than 4 years later. Unfortunately with our FRG getting started in 2004 things did not go smoothly. The level of involvement with a lot of the other moms, wives, girlfriends and extended families was low. We tried to involve the spouses and families but it was difficult because of the intense emotions involved after a loved one first deploys.

The core of the family readiness group was comprised of only three people. The money was not there; however we tried to make up for it with effort. We were in touch with Col. Warrick and held a pretty successful family day at Culver Military Academy with soldiers that had previously deployed, spouses, girlfriends, and families. This event was probably the primary success of the FRG during the deployment.

Overall, though, my experience with the FRG did not result in the level of support I had hoped for during what was a very tough experience when Jim was gone. We were supposed to be each others' support system but it frequently did not happen that way. There were two ladies that I could talk to, and they were great. But we felt walked on because no matter what we did or tried to do, we could not count

on participation. One example is a large outing we organized at the zoo. We got a call list of all the soldiers' spouses or families and contacted all of them for a large outing to the zoo. We received a lot of "yes" responses but the turnout was terrible. After pouring in a lot of work and spending the money to put on the program, the involvement was not there.

In general, that symbolized the difficulty of involvement with the other spouses and families. We let them know that if they needed anything, they could call my number or Laura's number. My phone was constantly ringing. Everyone seemed like they wanted to be involved, but no one would put forth the effort to actually do anything. By the time the soldiers returned, the FRG had pretty much fallen apart. There was not enough organization to get the word out to the spouses and families. When F Company deployed again last year, I was asked to lead the FRG, but I still had negative feelings from all the difficulties that arose during the first deployment and turned it down.

One resource that was provided on a broader scale to promote the success of the FRGs was a conference at Stout Field in Indianapolis that I attended. There was a binder with information on making the family readiness groups stronger from the conference. It was clear that most of the successes came from increased involvement, but given that there were only three of us and we were struggling with involvement in the first place, it was not clear how to drive that. The conference also did not mention at all the transition back home for the soldiers, which would have been helpful.

Jim returned to the U.S. in July of 2005 and came home for good in August 2005. Once we knew they were coming home, there were new emotions. You want them home but you are used to doing everything by yourself. One story about the transition afterward is when I was mowing the yard soon after his return. Something was wrong with the mower blade. My husband was standing there while I went inside, got the hammer, and fixed it myself. Initially, he felt like he was not needed around the house. I worked hard to change those feelings. With our three children, I put on a strong front for them while he was gone and I continued that strong front when he returned.

Jim had around 5 months off for the time he spent overseas, so he did not have to go back to his civilian job right away. He was able to do a lot of work around the house and get to know the kids and me again. I think this time was essential for his transition. A year and a half does not seem like a long time, but people change a lot in that time. When he came back, it was almost like we were strangers again and it was a major adjustment to re-integrate him into the family. But it was mostly great to have him home.

Before he was deployed, he worked for Shindler elevator, doing construction and repairs on elevators and escalators. He returned to that job after 5 months of vacation. His unit was eventually sent to Iraq after the return from Afghanistan; however he stayed back as the Rear Detachment Commander. He spends time every day at the armory in South Bend. If any of the soldiers had problems they could call. He also tried to help the wives and families as much as he could because he knew about my experiences. His unit returned to the U.S. from deployment to Iraq 2 weeks ago.

I would also like to offer special thanks to my employee. I work at AM General, where we build military Humvees. I take a lot of pride in my work. It makes a difference when you know someone who is over there. I become upset when someone says, "Oh, someone else will do it," at work because it affects the men and women overseas. My husband's service is one of the reasons that I went into Humvee repair. I know what they need, so I worked a lot of overtime when he was gone.

AM General was great when Jim was in Afghanistan, especially if I needed time off when my kids were sick. The human resources department was very flexible and understanding. AM General offers an employee assistance program that I used. I suffered from depression during the experience and I was able to go to counseling and take my children so we could all talk about it.

I wish there was some way to help families make the transition easier. One way would be more involvement in the FRGs. I am not sure how to do it, but the families need to know that there is someone to turn to, that there is help available. The soldiers see a lot of things overseas. There are still many things that Jim does not talk about, that he cannot talk about with me yet. They need to know that it is okay for them to go to counseling. This is healthy either with or without their spouse, although many are embarrassed to admit that they need that counseling.

I believe it is very important that these families know that there is help, that there are resources. If the National Guard or another FRG could make a book or pamphlet details about what the soldiers are entitled to upon return and what the spouses are entitled to, it would be a wonderful resource. Help is there, the spouses

simply need to be aware of it. We all could take better advantage of the help that is available, Jim included. It seems that people are afraid to ask for help even when the resources are there.

Looking back, though, what I think that I wish I would have had more than anything else is being able to communicate with the soldiers to a greater extent, although it seems that it might not be possible. The men that stayed behind at the local unit helped us a great deal. If we needed anything, they were there in a heartbeat to help us. A deployment is something I wish never had to happen. I wish the guys never had to go, but I know they are serving their country.

The best way to summarize my experience is in a poem that I received from someone when Jim was in Afghanistan titled, "The Silent Ranks." I believe that every military spouse needs to read it because it talks about the fact that your spouse wears the uniform so they stand out, while you are in the background. No one sees that the wives or children go through. Thank you for giving me the opportunity to share my experience.

**Prepared Statement of Lori Masapollo, Niles, MI
(Spouse of Army Reservist)**

My name is Lori Masapollo, and as the wife of a career Army reservist, I have been asked to describe my experiences with transition services offered by the military over the course of my husband's multiple deployments. My husband, Lt Colonel Gary Masapollo, has served as a commissioned officer for 22 years. As we speak, he is at Fort Benning, Georgia, out-processing from the fourth full-term deployment in which he has engaged since 9/11. Additionally, within that same time period, he has made numerous shorter duration treks to Germany to assist with operations and training there. He has been away from home 41 of the last 79 months. Unfortunately if I only address the transition services our family has been offered—my comments will be incredibly brief. Therefore, please indulge me as I attempt to address our thoughts on what services we would have appreciated over the course of my husband's service.

As Gary comes off deployment and prepares to return to us, finding a job is the primary goal on his mind. When he left last year, he forfeited his contracted position as Professor of Military Science at Notre Dame so the Army ROTC Battalion there could fill the slot. Now he is without a job. As with many veterans who have devoted much of their working years to military service, he is struggling with how to find an employer who won't be intimidated by his "previous experience" or wrongfully view him as too regimented or military focused to be of use in the civilian workforce. We have been collaborating with other transitioned veterans and searching online to find resume templates and suggestions for how to best equate the work he has done in foreign countries to civilian job skills. If the military offers any kind of resume crafting assistance, job placement assistance or help in matching returning veterans with companies that would appreciate certain skill sets, we have yet to discover those programs. Assistance of this type has never been offered.

If he is unable to locate work, education assistance that would allow him to refresh his skills would be beneficial. While he has been off defending his country, the civilian world has continued to upgrade technology, attend training seminars and create new corporate "buzz words" that may not have existed 15 months ago. He may no longer be in step with corporate America and the business skills that those who remained home on the job have continued to hone. Returning veterans face a declining economy and lay-offs. The job skills that they possessed pre-deployment may not be of use to them now. We personally have no idea what education assistance or training may be available to assist him; however, classes that focus on brushing up veterans' business skills, or help them re-direct their lives to more employable options would truly be an asset to all reservists. Once again, this type of assistance has yet to be offered.

When Gary comes off active duty, and until he finds viable employment, health care coverage will be a concern for us. Gary and I are the parents of five children, and although one recently deployed with the Air Force, the remaining four depend on us for health care. It also crosses my mind that my husband's transition out of military life is going to take its toll psychologically. No matter how much we all have missed his daily presence in our lives; the first few weeks are never easy as we adjust to living together again and this time he will bear the added pressure of unemployment. What if he has physical or mental health issues when he returns? Where will we turn? What about other returning reservists? Health care issues are briefly addressed during out-processing, but returning vets are simply directed to

their closest VA facility. Our closest VA Hospital is hours away in Battle Creek, Michigan. No one has ever checked in on our family either during or post-deployment to confirm that all is well, or that we have the resources we need to cope.

I strongly believe that it takes a person of incredible character and patriotism to serve in the military reserves as it exists today. As the regular armies have downsized, reservists are called upon much more frequently to augment troops. As my own husband's story illustrates, with five full deployments since 1999 as well as being gone for weeks at a time assisting with training and driving 90 miles to drill on weekends, he has spent an inordinate amount of time away from home. These frequent absences have not helped his civilian career options and have only served to place him further behind in terms of rusty skill sets, lost promotions, and a smaller 401K nest egg. Sometimes reservists are even expected to support and maintain two households. My husband served his latest tour at CentCom headquarters at MacDill AFB in Tampa, Florida. Because much of the base housing had been condemned, he was placed in a furnished apartment in the private sector—to the tune of \$3800 per month. In addition to paying our home mortgage and maintenance fees, he needed to pay for that apartment, renter's insurance, and food and wait for the Army to reimburse him. How many young reservists are financially prepared to take on that level of commitment all for the honor of serving their country?

If our family lived on a military base, or within close proximity to one, perhaps we would have more resources and options available to us to deal with transition issues. Certainly base life offers more support to the families left behind, as those families are surrounded by other military-minded friends who are all in the same situation and help is a few steps away. Reservists' families are not so blessed. It has been my experience that if it were not for the reservists "looking after their own", most would never know where to go for the services they need. Luckily over the years our family has developed a network of reservist families that offer support, share knowledge of third-party resources and bolster attitudes as we await the arrival of our family's leader and prepare him for civilian employment. I often wonder what support exists for younger reservist families that have not had the years to establish those types of networks and contacts. It is sad to think that they are being left behind while their loved ones are away giving so much.

LTC Gary Masapollo, IAM 38A (Civil Affairs)

Jan–August 2000: Kosovo (411th Civil Affairs Battalion: attached to 1st Infantry Division)

July–December 2002: Kosovo (415th Civil Affairs Battalion: attached to 1st Infantry Division)

February 2003–April 2004: Iraq (308th Civil Affairs Brigade: attached to U.S. V Corps)

Jan 2006–July 2006: GTMO, Cuba (Secretary of Defense/Office of the Administrative Review for the Detention of Enemy Combatants)

June 2007–June 2008: CENTCOM (Individual Member Augmentee) Central Command HQ Tampa.

**Prepared Statement of Staff Sergeant Donald A. Blosser
Granger, IN (Indiana National Guard Member)**

Thank you Chairwoman Herseth-Sandlin, Congressman Boozman, and Congressman Donnelly for this opportunity to speak with you about my transition experience. My name is Staff Sergeant Donald A. Blosser, Indiana Army National Guard.

I served for 12 years, from 1980–1992, on active duty with the Army. I was stationed out of Ft. Lewis in Washington when I was sent to Arizona to fill a National Guard unit for deployment to what, at the time, was Operation Desert Shield. We were motor transfer operators. We deployed from Arizona to Saudi Arabia in January 1991. We returned on August 7, 1991. The call up went fine, although One Stop was not around at that time. We did not see the Veterans Affairs representatives at the time. We had general medical exams as a preliminary exercise. On the return, we did not stay in Arizona very long, perhaps 1 day, and then flew back to Ft. Lewis, Washington. The Army gave us leave after they shuffled units around. We did not meet representatives from supporting agencies because we were remained on active duty. I spent from September 2005 to the present with the National Guard. I went back to my civilian job driving trucks from 1992–2005. One large lure to joining the National Guard was to receive my benefits that I was not receiving due to a youthful oversight. I was put on active duty status in July 2006 and deployed to the region on October 7, 2006. I deployed with a National Guard unit out of Camp Shelby, Mississippi. There were 55 soldiers from all over the State

of Indiana who joined the unit in Mississippi in order to bring it to 299 strong. There were soldiers from Kentucky, Tennessee, and Michigan as well in order to reach this number. This was difficult at times because it brought together different mentalities from different parts of the country.

When I returned on September 25, 2007 from Iraq, I demobilized at Camp Shelby, Mississippi. I spent 3 days out-processing. They broke the days into four main areas: two areas were medical, one was personal, and one was for meeting representatives and getting information on Army One Stop, Veterans Administration benefits, and TRICARE. They gave us stations to visit and the whole unit had to pass through. We were issued a check-sheet that had to be initialed by each representative to assure that we covered each station. The medical area had nine substations. The benefits station had five organizations represented. Once you went to the final booth, you were cleared. The State of Indiana had representatives present and they took care of all of our reservations for travel and made sure we were taken care of. This professionalism and presence by the Indiana National Guard was consistent from the advance before deployment, when a lieutenant from joint forces and I were the advance party. We met with the commander, made arrangements, and were joined by three to four other Indiana representatives who helped transfer the weapons and equipment to Mississippi. Upon the return, there were Indiana representatives there to take care of the weapons transfer again, which meant that we did not have to worry about it. All Indiana representatives were really sharp and smooth during the process. The Kentucky representatives were sharp as well, and they had 72 people to serve. Michigan and Tennessee did not have representatives present because there were only about a dozen soldiers between the two states.

There was a true, individual concern for each soldier passing through. We were told that we would be going through this again in about 90 days at the state level. Around the middle of January, we did this at the 38th Infantry Division Headquarters Armory in Indianapolis. I completed medical questionnaires, saw a doctor, and met with representatives from the Veterans Administration, One Stop, VFW, American Legion, and other support groups. That event went very well. I am comparing this from when I came back from Desert Storm. The area that needs some improvement is TRICARE. I had a medical situation and wanted to consult my family doctor but he was not a TRICARE PPO. I have seen him for 9 years, hypertension. I went on the TRICARE website to find a PPO. One doctor was in Rochester, Indiana, approximately a 1 hour drive south. Another doctor was in Michigan City, Indiana, approximately a 1 hour drive west. If needed, I could go to a hospital in South Bend, St. Joseph Regional Medical Center, which was a preferred medical facility. So I went to my doctor and paid for it myself. My story is not the only one. A lot of soldiers called me about medical issues because I was a squad leader. I had to let them know that this is the way it is and that there are not other options.

The other improvement needed is TRICARE dental. The U.S. Military demands that you have good oral health before deploying anywhere in the world. Once we return from hard areas such as Iraq, I should be entitled to have my oral health checked and brought back up to the standards they were in when I deployed. TRICARE discontinued dental coverage within 5 days of my return. The Army wants to maintain a standard going in, so they should maintain that standard going out.

Unfortunately, the Army passed the burden back on my civilian employment health care. I have been employed by Dayton Freight line for 9 years. I put them in for an award from the state because when I told them I was leaving to serve, they wished me well, told me to be safe, and took care of my family and I while I was overseas. They did not ask any questions. I let them know that my unit was deploying, and all they asked for was something in writing. While I was gone, they sent me things, checked on my wife, and continued to provide her my profit-sharing checks. When I came back, they gave me a profit sharing check pro-rated and my medical insurance was reinstated immediately. When I had an issue arise, I called corporate and they took care of it. They even threw a party for me when I came back. I have heard horror stories about other companies but Dayton Freight is great.

To end on a positive note, overall I must say that the soldier is better informed and taken care of than after the Gulf War.

Donald A. Blosser
SSG, INARNG

**Prepared Statement of Stephen W. Short
Department Adjutant, American Legion, Department of Indiana**

Mr. Chairman and Members of the Subcommittee:

With the ending of the Cold War, the Department of Defense (DoD) dramatically downsized its personnel strength. In 1990 Congress, in an attempt to assist separating service members in making a successful transition back into the civilian workforce enacted P.L. 101-510 which authorized the creation of the Transition Assistance Program (TAP). This law was intended to assist servicemembers who possessed certain critical military specialties that could not be easily transferred to a civilian work environment and to assist others with educational and career choices.

DoD's TAP and Disabled Transition Assistance Program (DTAP) are designed, in conjunction with Department of Labor (DoL) and the Department of Veterans Affairs (VA), to help prepare not only separating servicemembers but also their families for a seamless transition to civilian life. Last year in FY 2007, more than 386,200 servicemembers were discharged from active duty status and over 500,534 servicemembers demobilized from active duty service. Public Law (P.L.) 101-510 (Chapter 58, section 1142) mandates pre-separation counseling for transitioning servicemembers. These programs consist of specific components: pre-separation counseling; employment assistance; relocation assistance; education, training, health and life insurance counseling; finance counseling; reserve affiliation; and disabled transition assistance seminars. DTAP is designed to educate and facilitate disabled veterans to overcome potential barriers to meaningful employment. Currently, VA, DoL, and DoD operate 215 transition offices around the world.

While the TAP program assists transitioning servicemembers leaving the military under their own accord, the DTAP program focuses on the specialized needs of the servicemembers who are separating for medical reasons. The DTAP workshop is a half-day seminar sponsored jointly by DoL, DoD and VA. The workshop provides specialized information on VA's many disability benefits:

- Medical Care
- CHAMPVA
- Disability Compensation
- Vocational Rehabilitation
- Disabled Veterans Insurance

In this current era of a significantly smaller all-volunteer military, the reliance on the National Guard and Reserve to fight the present Global War on Terror is unprecedented. The Reserve forces have become an essential part of all current DoD operations. Reservists in Iraq and Afghanistan reflect a significant portion of the total deployed force in any given month, and DoD reports that continued reliance on the 1.8 million Reserve and National Guard troops will continue well into the foreseeable future. Attracting and retaining well qualified individuals to execute the fundamental functions of a strong and viable national defense is paramount. Without providing proper incentives for servicemembers to enlist and reenlist, the military will continue to be hard pressed to effectively accomplish their Global War on Terror mission.

Reservists Return to Find No Jobs

National Guard and Reserve troops are returning from the wars in Iraq and Afghanistan only to encounter difficulties with their Federal and civilian employers at home. Many of these returning servicemembers have lost jobs, or lost promotions or benefits, and in a few cases they have encountered job demotions.

According to the Uniformed Services Employment and Reemployment Rights Act, employers must by law protect the old jobs of deployed servicemembers, or provide them with equivalent positions. Benefits, raises, and promotions must be protected, as if the servicemember had never left. In many cases this law has not been able to protect many returning servicemembers across the country from the negative effects of long deployments. Servicemembers would greatly benefit by having access to the resources and knowledge that TAP can provide, but the program should have stronger employment, mental health, and small business components.

The Effects of Reserve Call-ups on Civilian Employers and Veteran Owned Businesses

The impact of deployment on self-employed Reservists is tragic with a reported 40 percent of all veteran owned businesses suffering financial losses and in some cases bankruptcies. Many veteran owned small businesses are unable to operate and suffer some form of financial loss when key employees are activated. The Congressional Budget Office in a report titled "*The Effects of Reserve Call-Ups on Civilian Employers*" stated that it "expects that as many as 30,000 small businesses and

55,000 self-employed individuals may be more severely affected if their reservist employee or owner is activated."

Currently, the Small Business Administration (SBA) offers Military Reservist Economic Injury Disaster Loans. This program offers loans to businesses that meet certain eligibility criteria to help offset the economic consequences of the loss of their Reservist personnel. To qualify, a company must be able to show that the activated Reservist is critical to the success of the company. The American Legion recommends that the SBA should be part of any Reservist and National Guard TAP briefing, and act in an advisory capacity to veteran business owners, to assist them with resources and information to help lessen the impact of activation on their bottom line.

Education and the GI Bill

Historically, The American Legion has encouraged the development of essential benefits to help attract and retain servicemembers into the Armed Services, as well as to assist them in making the best possible transition back to the civilian community. On June 22, 1944, then-President Franklin D. Roosevelt signed the Servicemen's Readjustment Act of 1944, which later became known as the GI Bill of Rights. This historic piece of legislation, authored by the leadership of The American Legion, enabled veterans to purchase their first homes, attend college, and start private businesses. The emergence of the American middle class, the suburbs, civil rights, and finally a worldwide economic boom can be attributed to this important legislation.

The majority of individuals who join the National Guard or Reserves enter the Armed Forces straight out of high school, and many are full and part time students. With the number of activations since September 11, these same Reservists are discovering that their graduation will take longer than once anticipated. Currently the Montgomery GI Bill pays the average Reservist \$317 a month compared to his active duty counterpart who is paid \$1,101 a month.

With the rising cost of tuition many Reservists must resort to commercial loans and other loans or grants to supplement the Montgomery GI Bill. When a servicemember is forced to withdraw from school due to military obligation, the commercial loan must still be paid regardless of whether the student finishes the course, adding to the accumulated debt of that servicemember.

The American Legion recommends that TAP briefings include an education representative to provide National Guard and Reservist members this kind of information so they can avoid undue financial hardship.

The Servicemembers Civil Relief Act

On December 19, 2003, the President signed into law a complete update of the Soldiers' and Sailors' Civil Relief Act (SCRA) 1940. This helps ease the economic and legal burdens on military personnel called to active duty status in Operation Iraqi Freedom and Operation Enduring Freedom.

Relief under SCRA extends to actions terminating leases, evictions, foreclosures and repossession, default judgments, lower interest rates on credit cards and loans and protects against lapses or termination of insurance policies.

With the military's increased reliance on National Guard and Reserve units, creditors residing in remote areas of the country outside of the traditional military towns are not aware of this act, including members of the reserve component. Therefore, servicemembers are experiencing serious financial difficulties while on active duty—their cars are repossessed, homes foreclosed and credit histories ruined because this piece of legislation is unknown.

The American Legion has produced a brochure on active duty legal rights, copies of which will be distributed across the country. If TAP was mandatory, servicemembers and local community businesses would also know of this program, and a lot of frustration, time and misunderstandings could be avoided. To their credit, Navy TAP representatives discuss personal financial planning during workshops and seminars. However, the Reserve components need to have this issue addressed during TAP as well.

Make TAP/DTAP a Mandatory Program

DoL estimates that 60 percent to 65 percent of all separating active duty servicemembers attend the employment TAP seminars and 30 percent of all separating National Guard and Reservists attend a portion of TAP. The American Legion believes this low attendance number is a disservice to all transitioning servicemembers. Many servicemembers and most National Guard and Reservists are unaware of the assistance and resources offered by TAP. Without this program, servicemembers who have served their country bravely return to the civilian workforce less equipped than their counterparts who took advantage of the information provided by TAP. Ac-

cording to written testimony from John M. McWilliam, Deputy Assistant Secretary of Veterans' Employment and Training, Department of Labor, May 12, 2005, "We have been working with the National Guard and Reserve on providing TAP services to these returning servicemembers in many states on an informal and as needed basis. In this regard, three Reserve Component TAP demonstration programs are underway in Oregon, Michigan and Minnesota."

DoD and DoL report that in Oregon 40 percent of those part time servicemembers who attended the TAP session were looking for employment. The American Legion recognizes the value of this program and recommends that it become a mandatory requirement for all transitioning servicemembers.

Access to TAP

The GAO report, *Enhanced Services Could Improve Transition Assistance for Reserves and National Guard*, May 2005, reports TAP is not made available to the National Guard and Reserves. "TAP managers with DoD and the military services explained that the chief problem is lack of time during demobilization, which is often completed in 5 days." The American Legion recommends that TAP be instituted in the following ways:

- Incorporate TAP into the unit's training schedule months before activation
- Have a TAP briefing during a unit's organization day that includes spouses
- Activate a unit for a weekend either before or after a deployment
- Most units spend three to eight weeks at an installation site preparing to move into theater; TAP briefings should be available
- Spend extra day or two at a demobilization site to include TAP

The GAO report also states that many servicemembers are not interested in the employment segment because they believe they have jobs waiting for them once they return home. That might have been true with the first rotations into theater; however, that is not the case now for many veterans, especially with back to back deployments. A number of complaints have surfaced from servicemembers around the country that some businesses are reluctant to hire veterans still in the military and businesses have allegedly started putting pressure on veterans who have deployed once not to deploy a second time.

Transitional Assistance Program for National Guard and Reserves

Aberdeen Proving Grounds, Maryland

The TAP program located at Aberdeen Proving Ground, Maryland, has been called a unique program and still highly regarded as model for all the Army. It is currently the only program that offers transition assistance to guard and reserves with an 8-hour presentation of services and benefits. Briefings are given covering Finance, Education, USERRA, VA compensation and disability claims, Employment Assistance, Mental Health Counseling Services, and Tri-Care. The program also has a number of unique partnerships with many Federal, State and local agencies. Some of those partnerships include: the Maryland Division of Workforce Development, Perry Point VA Hospital, Department of Labor, Walter Reed Army Medical Center and the Ft. Monmouth, N.J., Transition Office. The program has a pro-active philosophy. Some examples include:

- Servicemembers needing employment are given immediate assistance. In some cases this has led to immediate hires, and those servicemembers returned home with a job while avoiding unemployment. If the veteran lives outside the state a point of contact is given for that individual to ensure there is a Veteran Representative waiting with job service resources.
- The Perry Point VA Hospital offers immediate shelter to servicemembers who may be homeless, which lessens the numbers of homeless veterans on our Nation's streets. VA reports that more than 175,000 veterans are currently homeless and another 250,000 are homeless over a period of time. VA has also reported that the number of homeless veterans who have served in Iraq and Afghanistan is increasing, especially among women with children. The American Legion believes the first line of defense in preventing additional homeless cases is to have a strong and pro-active transitional assistance program.
- Servicemembers who need assistance with filling out compensation and disability claims are offered immediate assistance by visiting VA representatives. The program has received positive feedback by servicemembers and commanders.

Assessing Services Rendered

The American Legion recommends that Congress require Federal agencies that deliver TAP/DTAP services to develop a management-monitoring program to better

assess how well services are being delivered to transitioning servicemembers. Currently, the effectiveness of services provided by TAP agencies is unknown because adequate performance goals and benchmarking measures have never been instituted. Consequently, there is a lack of any verifiable outcome data. Performance measures should be instituted to hold all Federal agencies involved in TAP/DTAP accountable for services rendered.

Summary

America asks its young people to serve in the armed forces to guard and defend this great Nation and its way of life. Their selfless service provides millions of Americans with the opportunity to pursue their vocational endeavors. The successful transition of that servicemember back into the civilian workforce must be a shared responsibility, especially if that servicemember has suffered service-connected disabilities. There is much talk about "seamless transition" between DoD and VA, but it goes beyond that. It should be a "seamless transition" between all Federal agencies involved in a transition assistance program. That means:

- Ensuring servicemembers know their active duty legal rights and that those Federal agencies involved should monitor and assist in the compliance with those rights
- Prompt adjudication of disability claims
- Prompt adjudication of educational claims
- Timely access to Tri-Care and VA quality health care
- Housing of the homeless
- Employment assistance
- Small business assistance
- Any other Federal assistance as needed

The American Legion reaffirms its strong support of TAP but also encourages DoD to require that all separating, active-duty servicemembers, including those from the Reserves and the National Guard, be given an opportunity to participate in TAP training not more than 180 days prior to their separation or retirement from the armed forces, and followup counseling not later than 180 days after separation from active duty. The American Legion supports efforts to mandate that all servicemembers be given the opportunity to participate in TAP/DTAP.

Prepared Statement of Gary M. Whitehead Elkhart County Veterans Service Officer, Elkhart, IN

Ladies and Gentlemen,

It is a tremendous honor to be here today. I have been a County Veterans Service Officer for twenty-two years after I retired from the Navy in July 1986.

When our Guardsmen and Reservists return home, they are required to complete three days of classes covering everything from seeing a Chaplain to having a briefing from individuals from Work Force One concerning their re-employment rights.

Even today when I interview a WWII, Korean or Vietnam veteran, I ask them if their disabilities were documented in their service medical records and they advise me that they were not because they would have had to stay on active duty for several more days and they wanted to get home to see their loved ones. This is still happening today but at least they are given the knowledge that there are people out in their communities that will provide assistance for them. Like the old saying "You can lead a horse to water but you can't make him drink." Sometimes veterans are just like that or they think getting medical care or compensation from the Department of Veterans Affairs is WELFARE.

I have spoken with Paul Curtice, the VFW State Service Officer, and he advised me about all of the information that he and the DAV Service Officer puts out during their presentations to our returning veterans. Here in Indiana, several months after the Guardsmen and Reservists have settled back to being at home, the Indiana Dept of Veterans Affairs along with the Dept of Veterans Affairs (both compensation and health care) conducts follow up training with units to continue keeping them informed about their benefits.

Personally, I feel the Department of Veterans Affairs, the Indiana Department of Veterans Affairs and the Military Department of Indiana misdoing everything they can to make sure our troops are informed of their benefits and rights as veterans. It's the veteran's responsibility to follow up with their claims for compensation and health care. The only thing that bothers my fellow County Veterans Service Officer's and myself is that when training sessions are scheduled in OUR communities, we

are not invited to participate since we are not really a part of the Department of Veterans Affairs.

Overall, the Transition Assistance Program provided to our troops is very good and all of us working together can make our veterans get readjusted back with their families and the community. Thank you for your time in listening to me.

God Bless America.

Very Respectfully,

Gary M. Whitehead

**Prepared Statement of John M. McWilliam
Deputy Assistant Secretary, Veterans' Employment and
Training, U.S. Department of Labor**

Madam Chairwoman Herseth Sandlin, Ranking Member Boozman, and Members of the Subcommittee:

Thank you for the opportunity to appear before this Subcommittee to discuss the role of the U.S. Department of Labor (DoL) Veterans' Employment and Training Service (VETS) in providing transition assistance to our returning servicemembers.

The mission of VETS is to provide veterans and transitioning servicemembers with the resources and services to succeed in the 21st century work force. One of the most important ways that we meet that mission is by providing employment workshops to separating active, Guard, and Reserve servicemembers as part of their transition to civilian life. Our services are provided through the Transition Assistance Program (TAP).

TAP is a Department of Defense (DoD) program that partners with DoL, the Department of Veterans Affairs (VA), and the Department of Homeland Security. TAP has four components:

1. Pre-separation counseling—this is mandatory for all transitioning servicemembers and is provided by the military services;
2. TAP employment workshops—these are voluntary on the part of the transitioning servicemember and are administered through DoL and its state partners;
3. VA benefits briefing—these briefings are also voluntary and administered by the VA; and
4. Disabled Transition Assistance Program (DTAP)—also voluntary and administered by the VA.

Historically, 60 percent to 65 percent of active duty transitioning servicemembers have attended the TAP employment workshops. This has risen from a 50 percent participation rate in 2001. As a result of the Global War on Terror Task Force, the DoD has established a goal of 85 percent attendance.

Since 1991, when DoL began providing employment workshops pursuant to section 502 of the National Defense Authorization Act for Fiscal Year 1991 (P.L. 101-510), over one million separating and retiring military members and their spouses have been provided employment and job training assistance and other transitional services. DoL was further directed to provide these services at overseas locations by section 309 of the Veterans Benefits Act of 2003 (P.L. 108-183). Before this law took effect, VETS began facilitating TAP workshops at overseas military installations where, by previous interagency agreement, the DoD had provided TAP workshops since the program's inception. VETS continued to expand additional overseas sites and we are extending efforts to provide workshops whenever requested to those Guard and Reserve units returning from the Global War on Terror. We are currently conducting TAP employment workshops at 55 sites overseas including Germany, Japan, Italy, Korea, Guam and the United Kingdom. Our mission is to provide TAP at every location requested by the Armed Services or National Guard and Reserve Component.

Employment Workshop Overview

DoL is authorized by Chapter 58 of title 10, U.S. Code, to assist the DoD and VA in providing transition assistance services to separating servicemembers and their spouses. The role of VETS in this effort is to conduct employment workshops based on projections made by each of the Armed Services and the Department of Homeland Security for the U.S. Coast Guard. In the United States, Disabled Veteran Outreach Program (DVOP) specialists and Local Veterans Employment Representatives (LVER) lead most employment workshops. In some cases, due to the distances from some State Employment Offices to the military installations, and to assist with the

rapid growth of the program, contract facilitators were added in early Fiscal Year 1992 and Federal staff in Fiscal Year 1996. In overseas locations, contract staff leads most workshops.

To maintain a quality of service delivery and ensure uniformity between locations, all workshops use a common workbook and program of instruction. In addition, all facilitators, whether DVOP/LVER, Federal staff, or contract, are trained and certified by the National Veterans' Training Institute.

In Fiscal Year 2007, over 146,000 separating military personnel and spouses were trained in 4,716 employment workshops at military installations across the Nation and worldwide. In Fiscal Year 2008, VETS plans to provide employment workshops to over 150,000 servicemembers and spouses at military installations in the United States and overseas.

The VETS employment workshop is a comprehensive 2½ day session where participants learn about job searches, career decisionmaking, current occupational and labor market conditions, resume and cover letter preparation, and interviewing techniques. Participants are also provided an evaluation of their employability relative to the job market and receive information on the most current veterans' benefits. Components of an employment workshop include: career self-assessment; resume development; job search and interview techniques; U.S. labor market information; civilian workplace requirements; and documentation of military skills.

Reserve Component (RC) and National Guard (NG) Employment Workshop

Global military commitments have necessitated a mobilization of Guard and Reserve members that is unprecedented in modern times. The longer mobilization periods result in these servicemembers now being eligible for veterans' benefits, including TAP. The employment workshop is available for most servicemembers at one of the 215 transition offices located on military installations in the United States as well as overseas locations.

However, Reserve and Guard members usually transition at fewer locations, referred to as demobilization sites. Typically the demobilization process is rapid, taking a matter of days once the servicemembers arrive back in the United States from overseas. For example, the Army standard is to demobilize units in 5 days, and it is not uncommon for military installations to get two or fewer days advance notice before returning troops arrive. During demobilization, servicemembers may be expected to participate in as many as 18 separate briefings or activities such as physical examinations at various locations. This leaves little or no time for a full 2½ day employment workshop. Nevertheless, we have found that many Guard and Reserve servicemembers would benefit from such transition assistance. Our State Directors are working directly with the reserve and guard commanders to make special arrangements following demobilization in order to present a modified TAP employment workshop to Guard and Reserve servicemembers.

Based on requests from Reserve Component Commanders or Adjutant Generals and through coordination with our VETS' state directors, TAP employment workshops in some form have been conducted in most states.

DoL State Directors have contacted each state Adjutant General to offer outreach and assistance to returning members of the Guard and Reserves during the demobilization process. We offered to tailor the workshops to the identified needs of the transitioning Reserve and Guard members.

Since 2001 VETS has provided transition services to over 146,000 National Guard and Reservists. These transition services range in size and content from mobilization/demobilization briefing to the full scale TAP employment workshop. They are provided in 43 states and the District of Columbia. In some states National Guardsmen and Reservists have been allowed to attend the regular TAP for Active Component servicemembers. The services provided to the Guard and Reserve are tailored to the needs and requests by the DoD.

Minnesota has been in the forefront of providing the needed transitional services to Guard and Reservists and has developed a program that is currently being reviewed for replication in other states. In early 2005, the state of Minnesota implemented the Transition Assistance Program to not only assist the contingent of active duty servicemembers within the state, but also, the National Guard and Reserves. Realizing the Guard and Reserve components need the same quality of transition assistance that their active component peers receive, emphasis was placed on coordination through the state's Adjutant General (AG) down through individual units for implementation of the program as a part of the overall "Beyond the Yellow Ribbon" Reintegration efforts. The mini-TAP workshops or MN/TAP is a program designed primarily for the Reserve and Guard servicemembers who are limited in time to attend a full TAP. MN/TAP focuses on job search, resume and applications, interviewing, and follow-up.

To meet the transition needs of the National Guard and Reserves, in FY 2007, DoL directed the National Veterans' Training Institute (NVTI) to develop a modular version of the TAP employment workshop. The traditional TAP employment workshop was turned into a 15-module menu that Reserve/National Guard commanders may choose from in providing these services to their unit members. This training includes a mandatory module that covers local labor market information, USERRA, the One-Stop Career Center system, small business opportunities, and the risks of homelessness. The other 14 modules consist of the current TAP employment workshop curriculum broken down into logical and connected blocks of instruction. This is not a new or separate curriculum for the RC/NG; rather it has been packaged to better serve the Reserve/National Guard community.

Indiana Programs

I have provided an overview of what is being done to assist those servicemembers transitioning from the military to civilian life. I would now like to focus on what we are doing in the state of Indiana. Recognizing the need to focus on and deal with the problems and issues military members often face several months or years following military service, many agencies came together to create the "Hoosier Veteran Seamless Transition Program". A formal Memorandum of Understanding was signed in 2006 by the Governor, Joint Forces Headquarters, Indiana Department of Veterans Affairs, U.S. Department of Veterans Affairs, Indiana Department of Workforce Development, U.S. Department of Labor's Veterans' Employment and Training Service, National Guard Family Assistance, Employer Support of the Guard and Reserves, Hoosier Veterans Assistance Foundation, TRICARE, American Legion, American Veterans, Disabled American Veterans, and Veterans of Foreign Wars. The purpose of the collaboration is to ensure that Indiana National Guard members, after deployment, are provided all necessary services and to help these returnees with the multitude of applications and benefits.

Camp Atterbury is one of two major demobilization locations in the Chicago Region. The Indiana Department of Workforce Development has stationed a Local Veterans Employment Representative full-time at Camp Atterbury to participate in all demobilization briefings, to provide mini-TAP workshops, and to provide individualized employment services to those Guard members and Reservists that are demobilizing. Since January 1, 2008, the LVER has provided briefings to almost 900 demobilizing servicemembers and provided mini-TAP classes to over 300 service-members. Services provided by the LVER include:

- Information on the One-Stop Career Centers, DVOPs, LVERs, Unemployment Compensation, and the services available through the One-Stop; and
- Completion of a referral form for all demobilizing troops indicating a desire to receive employment assistance. These forms are forwarded to the appropriate VETS' State Director (DVET) for action.

An official TAP site is in the process of being established at Camp Atterbury for active duty soldiers. These servicemembers currently travel to Ft. Knox to attend TAP. It is projected that the Atterbury TAP site will be operational in July 2008.

In closing, I again thank you for allowing me to address you today on this very important issue and program. I am happy to answer any questions you may have.

**Prepared Statement of Jane Burke
Principal Director, Military Community and
Family Policy, U.S. Department of Defense**

Chairwoman Herseth Sandlin and distinguished Members of the Committee: thank you for the opportunity to discuss what the Department of Defense (DoD) is doing to provide servicemembers and their families with the information and resources necessary to facilitate a successful transition from military to civilian life.

We require a great deal from our servicemembers and their families, whether they be Active, National Guard, or Reserve, and I want to affirm the Department's steadfast commitment to them.

Returning to private life after serving in the military is a very complex undertaking. To assist them in doing so, we must empower our servicemembers with the tools and information they need to develop individual solutions to the challenges they may face as they return to civilian life. Service members' and their families most immediate goals are finding a job, changing careers, enrolling in higher education, and ultimately improving their economic quality of life.

Federal Collaboration

I am impressed by the dedication and willingness of all our Federal partners to provide an assortment of highly desirable transition services. You can be truly proud of the manner in which the DoD, Department of Labor (DoL), and Department of Veterans Affairs (VA) have continued to enthusiastically support our men and women in uniform. The sustained interest and support of this Committee is also vital to our efforts.

The three Federal departments have been working together in earnest for well over a decade. The many professionals within these departments are bringing DoD, DoL, and the VA even closer together for a common goal of preparing service-members and their families for military life and transition into the civilian community at a pace greater than at any time before. Examples of our increasingly focused efforts include the Transition Assistance Program Steering Committee and the Secretary of Labor's Advisory Committee on Veterans Employment, Training, and Employer Outreach (ACVETEO). DoD and VA also continue to partner extensively through the VA/DoD Joint Executive Council (JEC), the Benefits Executive Council (BEC), and the Health Executive Council (HEC).

The rest of my statement today will touch on the many programs, actions, and activities under way that reflect the shared commitment to delivering transition assistance, employment assistance, and benefits information to our servicemembers and their families.

Office of Personal Finance and Transition (PF&T)

The DoD has undergone a paradigm shift and adopted a new philosophy with respect to assisting our transitioning servicemembers and their families. Recognizing that financial readiness, military and veterans benefits, and transition assistance are closely linked to one another and must be addressed as a whole, the Office of the Deputy Under Secretary of Defense for Military Community and Family Policy (ODUSD (MC&FP)) established its newest directorate, the Office of Personal Finance and Transition (PF&T), this past March.

Combining oversight for both the Financial Readiness Program and the Transition Assistance Program (TAP), previously operating independently within separate Office of the Secretary of Defense directorates, the office is responsible for a broad range of policies, educational programs, and resource services that address both the financial readiness and transition assistance needs of military members and their families.

Through education, counseling, and an inventory of high-tech and interactive resources and programs, PF&T is responsible for ensuring all military members and their families have access to the tools necessary to attain economic security throughout their military careers and beyond and to make educated decisions regarding their next military career milestones and ultimate transitions to the civilian workforce. Ensuring military members and their families have an accurate and complete understanding of both military and veterans' benefits, and how application of those benefits affects their individual transition and economic security plans, can have significant retention implications, which, in turn, can contribute to mission and force readiness. Part of the office's philosophy is that military life is a series of key transitions, and that "transition assistance" is a lifelong process, required for these transitions within the military just as much as it is for the transition out of the military.

With a mission inclusive of all Services and components (Active Duty, National Guard, and Reserve) and their families, PF&T is establishing a national network of financial and transition professionals and resources through a "train-the-trainer" approach to ensure the DoD is responsive to the financial readiness and transition needs of state Adjutant Generals and Governors, military regions and installations, and individual units. Additionally, this new approach will ensure 24/7 global access of educational resources and individualized financial and transition plans using the latest technology and multiple delivery methodologies throughout the service-members' and their families' life cycle.

However, while this represents the future vision of the nature of transition assistance, it is important to discuss the formal TAP as it exists today to show how it currently assists our troops and families.

Transition Assistance Program

Since its inception in 1990, the goal of TAP has been to provide servicemembers and their families the skills, tools, knowledge, and self-confidence necessary for a successful reentry into the Nation's civilian workforce. The goal is to help prepare them to move into the job market or an educational institution. We deliver TAP through a collaborative effort involving DoL, the Military Services, VA, the Depart-

ment of Homeland Security (DHS), the Department of Education (ED), the Small Business Administration (SBA), the National Veterans Business Development Corp., and other Federal, state, local and non-profit organizations. The Veterans Service and Military Service Organizations provide outstanding support to TAP and to our servicemembers and their families at both the national and local levels.

There are four key components to TAP, the responsibility for each shared among DoD, Labor, and the VA.

Preseparation Counseling is the first component of TAP. This counseling is mandatory for separating and retiring servicemembers and all eligible demobilizing members of the National Guard and Reserve. The Military Services are responsible for providing Preseparation Counseling. Servicemembers are introduced to information about employment opportunities and how to go about finding a job. Also during this phase of TAP, Active Component servicemembers, looking for a job post-military, are encouraged to attend a DoL TAP Employment Workshop. For the National Guard and Reserve, similar information is provided geared to their needs. The Guard and Reserve receive a Uniformed Services Employment and Reemployment Rights Act (USERRA) briefing. USERRA briefings are scheduled at installation demobilization sites in coordination with the demobilization commander. National Guard and Reserve personnel are also informed, during the Preseparation Counseling session, about the services available to them at the DoL One-Stop Career Centers. Surveys show that the overwhelming majority of the Guard and Reserve activated have jobs when they are activated; therefore, they have jobs to which they will return. However, members looking for jobs or a career change are encouraged to visit and register with the One-Stop Career Center nearest their residence, once they return home.

While at the demobilization station, they get information about their eligibility to receive employment assistance and other transition services up to 180 days after demobilization from any of the Military Services Transition Offices and DoL One-Stop Career Centers.

In addition to the DoL Employment Workshops, the Military Services provide a vast array of additional employment seminars and one-on-one counseling to servicemembers. This extensive assistance covers resume and cover letter writing, information about electronic job banks and Internet access to automated employment tools (resume writer, cover letter and job assistance tutorials), tools on salary negotiation; location of job fairs, details about Federal employment workshops and seminars, opportunities for post military employment networking, relocation assistance, information about government partnerships for employment and training, benefits for members who are involuntarily separated, employer panels, and information about Veterans benefits (including disability benefits).

The second component of TAP is the DoL TAP Employment Workshop. Attendance is voluntary for Active Duty servicemembers and their spouses, with the exception of the Marine Corps, which has made attending the DoL Employment Workshop mandatory. The curriculum, facilitators, workshop materials, data collection and analysis related to the employment workshops are the responsibility of DoL. Servicemembers receive information on labor market conditions, assessing individual skills and competencies, how to write effective resumes and cover letters, proper interviewing techniques, and the best methods of searching for jobs. They also learn how to use electronic employment data banks. Finally, they get information addressing the special employment needs of those separating with a disability.

The third component of TAP is the VA Benefits Briefing. Attendance at the VA Benefits Briefing is voluntary for Active Component servicemembers. The briefing addresses education and training, health care, home loans, life insurance, vocational rehabilitation and employment (VR&E), disability benefits, burial benefits, and dependents' and survivors' benefits.

Demobilizing National Guard and Reserve servicemembers receive a VA briefing which also includes information on Disabled Transition Assistance Program (DTAP). The materials, information, counselors, and all data collection and analysis related to the VA Benefits Briefings are the responsibility of the VA.

The fourth component of TAP is the Disabled Transition Assistance Program. Attendance at DTAP is voluntary for Active Component servicemembers and is a separate briefing. DTAP is for servicemembers and veterans who have, or suspect they have a service-connected disability or an injury or illness that was aggravated by service. During the DTAP briefing, VA addresses VR&E, sometimes referred to as Chapter 31. DTAP addresses the five tracks to employment: re-employment, rapid access to employment, employment through long term services, independent living services, and self employment. DTAP also addresses other services such as medical, dental, optical, mental health treatment, special adapted housing, vet centers, vocational/educational counseling and special hiring authorities for Fed-

eral employment. VA provides all materials and information, counselors, data collection and any analysis related to DTAP.

We also cannot overlook the many options for Federal employment such as Veterans Recruitment Appointment (VRA), Veterans Employment Opportunities Act (VEOA), Appointment of 30 percent or More Disabled Veterans, Federal Career Intern Program (FCIP), SBA, and the National Veterans Business Development Corp. Programs for those who want to start their own business or franchise.

Finally, as a result of recommendations from the VA's Returning Global War on Terror Heroes Task Force, DoD has established a goal for TAP and DTAP attendance of 85 percent for separating servicemembers and demobilizing National Guard and Reserve Forces. To meet this goal, we have tasked the Services to allow servicemembers to attend these sessions so they have access to the employment resources they need to help them transition into the workforce or into an educational institution. In partnership with the DoL and VA, a lifelong learning approach to transition assistance is being developed, to include the redesign and modernize of existing TAP curriculum and course objectives for the four components of TAP. TAP will be designed into a "purple" solution for transition assistance using highly interactive features hosted on the TurboTAP website and multi-media mobile learning technologies (m-learning) to deliver program modules as stand-alone, web-based, and hybrid courses with a blend of web-based and traditional classroom instruction. The TAP will also provide instructors and facilitators with access to the latest interactive technologies and teaching methodologies to maximize student participation and increase effectiveness and value of course curriculum, regardless of delivery location. This modernization of the TAP programs will provide global 24/7 access and increased quality control of TAP and enable commanders to meet the 85 percent goal while enhancing the servicemembers' and their spouses' learning experience.

TurboTAP

There is much concern about how we can better serve the National Guard and Reserve Components coming from Operation Enduring Freedom (OEF)/Operation Iraqi Freedom (OIF). As I've stated earlier, we are leveraging technology in its many forms to change how the National Guard and Reserve members transition out of the military, in addition to serving as a valuable tool for the Active Component servicemembers as well. This leveraging has resulted in what we call "TurboTAP".

When TAP was originally developed in 1990, we did not design it with the needs of the National Guard and Reserves in mind. Their mission has changed dramatically since 9-11 and the requirements, with respect to TAP, warrant a fresh look. To better meet the needs of the Guard and Reserves, DoD, with the cooperation and collaboration of the Military Services, National Guard Bureau (NGB), DoL, VA, ED, SBA, and the National Veterans Business Development Corp., has designed a dynamic, automated web-based system for delivery of transition assistance and related information. The TurboTAPweb portal, launched in 2007, allows each servicemember, regardless of component, to obtain a lifelong account and a tailored Individual Transition Plan based on their transition needs which can also connect them to information on military and veterans benefits, many of which have significant cash value. Examples include the Montgomery GI Bill, the Thrift Savings Plan and the Savings Deposit Program.

This portal architecture is the backbone of the updated DoD TAP process for National Guard and Reserve servicemembers. Usability, flexibility, adaptability, and individual customization are the keys to successful implementation of this new technology-enabled process. The goal for this system is to increase servicemember participation, satisfaction, and ultimately, enhance awareness of military benefits for recruitment, retention, and transition.

We continue to be encouraged by the possibilities for TurboTAP. Military personnel can access a comprehensive Transition Guide for Guard and Reserve and a Pre-separation Guide for the Active Component, obtain employment information, build a resume online, conduct a job search, contact and locate their local One-Stop Career Center for employment assistance, locate the nearest VA Regional Office, Vet Center, and Medical Center, use helpful checklists reminding troops of key things to do prior to leaving the Service, be connected to information about VA benefits, services, and programs, and the list goes on.

TurboTAP better meets the needs of the National Guard, Reserve, and Active Component servicemembers and their families because the website gives them the tools to connect and access the information to meet their needs when they are ready—present or future. This is a 21st century approach to delivering individualized information and benefits to servicemembers and families. We plan to make the transition to an online transaction, much like banking and bill paying have become. The success and accountability of the transition will be managed online versus a

form being hand carried to a personnel file. As we continue to expand the capabilities of the website, we will solicit your approval and legislative support.

The site can be accessed at www.TurboTAP.org.

Outreach, Counseling, and Decision-Making Tools

There are multiple “high-tech, high-touch” initiatives, both online and in person, that exist to better serve our troops and families with their transition, financial readiness, and benefits awareness needs.

In the Fall of 2007, *DoD TurboTAP Mobile Training Teams* began training the National Guard and Reserves. These highly specialized outreach teams travel to State level deployment support and reintegration programs at the request of National Guard and Reserve Component leaders to connect servicemembers to the benefits they have earned through military service. The TurboTAP Mobile Training Teams provide information about transition assistance, service-related benefits, and related on-demand financial counseling services. By the end of 2009, DoD's goal is to have the TurboTAP Mobile Training Teams fully integrated into deployment support, transition assistance, and financial awareness programs in all 50 states. By coupling financial assistance with transition assistance, servicemembers will better understand how their benefits can help them reach their military career, personal and family goals and provide economic security throughout their lifetime.

DoD is expanding and enhancing its network of financial professionals to provide financial counseling and planning services to meet the needs of all our servicemembers and families, ranging from budgeting and debt consolidation to advanced financial planning. To augment our own network of contracted financial professionals, DoD is building and expanding relationships with United States Department of Agriculture Cooperative Extension educational institutions, community colleges, universities, non-profit financial readiness partner organizations, financial planning associations, and DoD on-installation banks and credit unions to provide our troops with a variety of financial planning and counseling resources. A key to the success of expanding resources and partnerships is the train-the-trainer program being developed by DoD. The websites and multimedia mobile learning technologies (m-learning) will deliver train-the-trainer program modules as stand-alone, web-based, and hybrid courses with a blend of web-based and traditional classroom instruction. Benefits awareness and an understanding of how these benefits fit into a larger financial wellness plan can act as a powerful retention tool, or, should the member still decide to leave the Service, can assist tremendously with the decision-making process for a second career.

Additionally, at the request of National Guard and Reserve units, the Department is dispatching consultants with financial readiness specialties to attend special events such as drill weekends, reintegration, pre-deployment, and wellness fairs, to meet with Guard and Reserve members and families and provide education on many aspects of financial readiness and transition.

One of the newest key outreach and benefits awareness initiatives is the Joint Family Support and Assistance Program (JFSAP). Originally started in 15 States and now projected to expand to all 50 (to include the four territories) by the end of 2009, the JFSAP facilitates partnerships among Federal, state and local organizations, builds benefits and transition assistance outreach for deploying units, and resources a vital state by state database for around the clock family assistance. Through partnerships with such groups as the Red Cross, JFSAP will help reach servicemembers and their families within each State, especially the geographically dispersed families of the National Guard and Reserve, to ensure they are aware of and can easily be connected to benefits within their area. In this manner, we can contribute to the financial well-being of all troops and families, and in keeping with the new DoD philosophy, leverage this awareness as a retention tool.

Regarding financial tools, DoD is committed to providing our servicemembers and families with those that will enable them to truly enhance their financial wellness and economic security. DoD is building a catalog of resources through technology, expanding online counseling and mentoring tools, and researching and providing more decisionmaking calculators for financial career decisions to help troops address the question that all servicemembers eventually have to confront: “Should I go or should I stay?”

Three of the key online resources sponsored by DoD that contain transition, financial, and benefits information are Military OneSource (www.militaryonesource.com), Military Home Front (www.militaryhomefront.DoD.mil), and TurboTap (www.turbotap.org).

Military OneSource provides support services 24/7 for all troops and their families, including the Guard and Reserves, regardless of their mobilization status, and offers free, convenient access to confidential resource and referral support. When a

servicemember or spouse calls or emails, a master's level consultant provides assistance. Military OneSource is especially beneficial to those geographically separated from installation services or those who are unable to seek assistance during traditional working hours. The "Money Matters" section of Military OneSource contains financial calculators, DVDs, CDs, and informational pamphlets to assist a family in its financial plan. Additionally, Military OneSource now features telephonic financial counseling to augment those programs provided by the Services.

Military Home Front is DoD's "Google" for quality of life information. As a sister site to Military OneSource, MilitaryHOMEFRONT is the library of DoD information on quality of life issues—to include transition and financial readiness—useful to installation staff and policy makers. In Fiscal Year 2007, there were over 1.7 million visits to the site.

MilitaryHOMEFRONT, in coordination with the JFSAP, has introduced the *MySTATE* database (www.mystate.mhf.DOD.mil), a powerful new tool providing State and local servicemembers and their families across the Nation with access to various organizations and businesses that offer special discounts and services specifically for military personnel and their families. MySTATE includes State directories, locations of programs and services, maps, directions and much more. The website also gives users the opportunity to provide feedback on the organizations or businesses listed.

Credentialing and Certification

While in the Service, servicemembers receive extensive, high-quality training in a wide range of military professional fields (referred to as MOS's and Rates). The training, combined with military work experience, contributes significantly to a highly skilled workforce. Making the conversion from military occupations and skill sets to civilian jobs and certification presents challenges for transitioning military members. It is critical that DoD assist these troops in overcoming these challenges since credentials help pave the way to immediate employment in the civilian world and long term economic security.

In response, DoD, in partnership with the DoL, formed the Credentialing Working Group to address the issue of the conversion of military training and experience into nationally recognized industry accepted certifications. The Working Group is carrying out its mission by expanding current information, leveraging assistance resources, and promoting uniformity and reciprocity across the States with regard to certification, licensing, and apprenticeship to assist and prepare individuals to transition into civilian life with credentials for high-wage high-demand jobs that can provide economic security.

Conclusion

In conclusion, our servicemembers and their families have sacrificed much in support of the Global War on Terror. Our military is experiencing a dynamic deployment cycle of unprecedented levels. It is DoD's duty to provide our troops with the decisionmaking tools they need to help them with the key financial and transition decision points in their life to enable them to execute their individual career and economic security plans. The new DoD Office of PF&T in partnership with other Federal and private agencies will get us there.

Madame Chairwoman, on behalf of the men and women in the military today and their families, I thank you and the Members of the Committee for your steadfast support during these demanding times.

**Prepared Statement of James A. Whitson
Director, Eastern Area, Veterans Benefits Administration
U.S. Department of Veterans Affairs**

Madame Chairwoman and Members of the Subcommittee, I appreciate the opportunity to appear before you today to discuss the Department of Veterans Affairs (VA) Transition Assistance Program (TAP) and other outreach efforts to support separating servicemembers and their families during their transition from military to civilian life. I am accompanied by Mr. Dennis Kuewa, Director of the Indianapolis Regional Office. My testimony today will cover the comprehensive transitional assistance VA provides to all servicemembers, including members of the National Guard and Reserves, as well as the current outreach efforts by the Indianapolis Regional Office.

VA Outreach Efforts

VA currently conducts outreach initiatives to servicemembers that explain VA benefits at various stages of enlistment, as well as following discharge. Many of these activities are done in conjunction with the Department of Defense (DoD). VA and DoD are working through joint initiatives to ensure wide dissemination of information on the array of benefits and services available to servicemembers; including health care, educational assistance, home loans, vocational rehabilitation and employment, disability compensation, pension, insurance, burial, and memorial services.

Transition Assistance Program (TAP)

Transition Assistance Program (TAP) briefings are conducted nationwide and in Europe to prepare retiring or separating military personnel for return to civilian life. At these briefings, servicemembers are informed of the array of VA benefits and services available, instructed on how to complete VA application forms, and advised on what evidence is needed to support their claims. Following the general instruction segment, personal interviews are conducted with those servicemembers who would like assistance in preparing and submitting their applications for compensation and/or vocational rehabilitation and employment benefits.

Disabled Transition Assistance Program (DTAP)

Disabled Transition Assistance Program (DTAP) is an integral component of transition assistance for servicemembers who may be released because of disability. Through VA's DTAP briefings, VBA advises transitioning servicemembers about the benefits available through VBA's Vocational Rehabilitation and Employment Program (VR&E). The goal of DTAP is to encourage and assist potentially eligible servicemembers to make an informed decision about the VR&E program and expedite delivery of these services to eligible persons.

While TAP and DTAP briefings are central to VA's efforts to inform servicemembers about VA benefits and services, VA also provides briefings to servicemembers about military separation and retirement services programs, military medical facilities, Physical Evaluation Boards, Casualty Assistance Services, and various other military liaison activities.

The chart below reflects the number of briefings and personal interviews conducted by VBA representatives for the past 5 years. This includes briefings conducted for regular active duty military members, pre- and post-deployment briefings for Reserve and National Guard members, and briefings conducted overseas. VA has increased the number of briefings presented by 39.6 percent since 2003.

Fiscal Year	Briefings	Attendees	Interviews
2003	5,840	210,015	102,402
2004	7,834	276,574	122,120
2005	8,184	326,664	124,092
2006	8,541	393,345	93,431
2007	8,154	296,855	100,976
2008 (Through March 2008)	3,962	161,749	39,917

Veterans Assistance at Discharge System (VADS)

VA also distributes information on benefits and services through the Veterans Assistance at Discharge System (VADS), which generates a "Welcome Home Package" for all recently separated veterans (including Reserve and National Guard members). The package contains a letter from the Secretary, pamphlets describing VA benefits and services, and a benefits timetable. In addition to the VADS mailings, a separate personal letter from the Secretary, along with benefits information, is sent to each returning servicemember.

Vocal Rehabilitation (VR&E) "Five Tracks to Employment"

Based on the 2004 Secretary's Task Force on Vocational Rehabilitation and Employment, VA redesigned the delivery of VR&E benefits into a program that empha-

sizes veterans' informed choice and employment at the beginning of the process. This redesign, entitled the "Five Tracks to Employment" process, included the development and implementation of a standardized orientation program, creation of the new Employment Coordinator position, training for the new Employment Coordinators, training for all field staff on the Five Tracks to Employment process, creation of an online employment services website—www.Vetsuccess.gov, and the establishment of Job Resource Labs in all regional offices.

The Employment Coordinator (EC) serves as an expert in the VR&E program to provide services to enhance veterans' job readiness and assist veterans to become employed within their interests, aptitudes, and abilities. The EC also serves as an expert about the local labor market, assisting Vocational Rehabilitation Counselors to develop rehabilitation plans that match current employer hiring demands. The EC works collaboratively with the Department of Labor VETS program Disabled Veterans Outreach Program Specialists (DVOPS) and Local Veterans Employment Representatives (LVERS) in the provision of direct job placement services for veterans and also partners with community employers to develop future career opportunities for veterans served through the VR&E program. Combined, all of these activities serve to focus the VR&E program on its most vital outcome goal of assisting veterans to obtain and maintain suitable employment.

Benefits Delivery at Discharge

The Benefits Delivery at Discharge (BDD) program is an initiative jointly sponsored by VA and DoD. The program provides transition assistance to separating or retiring servicemembers who have disabilities related to their military service. VA began accepting disability compensation claims from servicemembers in the BDD program at 3 VA regional offices and 3 Army installations in 1995. National expansion of the program began in 1998. In November 2004, VA and DoD signed a national memorandum of agreement to establish a single cooperative examination that meets the requirements of a military separation examination and a VA disability rating examination.

Current BDD program participants include 40 regional offices and 153 military installations (142 DoD sites and 11 Homeland Security Coast Guard sites). This number includes 5 locations overseas (3 in Korea and 2 in Germany). Participation in the BDD program is offered to servicemembers who are within 60 to 180 days of release from active duty and who remain in the area in order to complete the medical examinations.

Disability Evaluation System (DES)

In response to recommendations by the Dole-Shalala Commission, West/Marsh Independent Review Group, Secretary Nicholson's Global War on Terrorism Returning Heroes Commission and the Veterans Disability Benefits Commission, VA and DoD launched a Disability Evaluation System (DES) pilot on November 27, 2007, scheduled to run for 1 year. The pilot program differs from the existing DoD DES process in the following significant ways: 1. VA is brought into the process at the Medical Evaluation Board (MEB) stage, counseling the servicemember and taking a claim for disability compensation; 2. one examination is performed according to VA protocols, normally done by VA, which forms the basis for the MEB and Physical Evaluation Board (PEB) decisionmaking as well as the VA disability rating, should the member be found unfit. If the PEB determines that the member is unfit, VA assigns the evaluation for the unfit condition(s) as well as any other claimed conditions. The VA rating for the unfit condition is generally binding on DoD for purposes of determining the amount of severance pay or placement on the temporary or permanent disability retired list. In conjunction with the DES pilot, VA is also initiating enhanced data sharing between DoD and VA regarding medical information.

Seamless Transition Program

With the onset of Operation Enduring Freedom (OEF) and Operation Iraqi Freedom (OIF), VA expanded its outreach efforts even further with the Seamless Transition Program. In 2003, VA began to assign permanent, full-time representatives at key military treatment facilities where seriously injured OEF/OIF returnees are hospitalized; including Walter Reed Army Medical Center, Bethesda Naval Medical Center, Eisenhower Medical Center, Brooke Medical Center, and Madigan Army Medical Center.

VA representatives at these facilities provide benefits information and assist in filing claims. They monitor patient progress and coordinate the submission and smooth transfer of claims to VA regional offices. Each veteran's claim is then case-managed at the appropriate regional office of jurisdiction to expedite processing. Additionally, VA assigns special benefits counselors, social workers, and case-managers

to work with these servicemembers and their families throughout the transition to VA care and benefits systems to ensure expedited delivery of all benefits.

VA also began hiring Recovery Care Coordinators, who are charged with assisting seriously ill, injured, or wounded servicemembers navigate the various systems and benefits programs to which they may be entitled.

National Guard and Reserve Members

In peacetime, outreach to Reserve and National Guard members is generally accomplished on an "on call" or "as requested" basis. But, with the onset of Operations Enduring Freedom and Iraqi Freedom (OEF/OIF) and the activation and deployment of large numbers of Reserve and National Guard members, VBA's outreach to this group has been greatly expanded. VA has made arrangements with Reserve and Guard officials to schedule briefings for members being mobilized and demobilized. These benefits briefings for Guard and Reserve members increased from 821 briefings for more than 46,000 attendees in FY 2003 to over 1,800 briefings for more than 96,000 attendees in FY 2007.

Fiscal Year	Briefings	Attendees	Interviews
2003	821	46,675	N/A
2004	1,399	88,366	N/A
2005	1,984	118,658	N/A
2006	1,298	93,361	10,515
2007	1,868	96,355	11,488
2008	791	56,372	5,377

VA has also published a brochure, *A Summary of VA Benefits for National Guard and Reserve Personnel*, which is widely distributed to Guard and Reserve units. A special page on VA's main Web site is dedicated for use by Guard and Reserve members.

Transition Assistance Advisors (TAAs)

A memorandum of agreement was signed in 2005 between the Department of Veterans Affairs and the National Guard Bureau to institutionalize a partnership and to support better communication between the two. VA is encouraging state National Guard Coalitions to improve local communication and coordination of benefits briefings to assure that National Guard and Reserve members are fully aware of benefits. As a part of this partnership, the National Guard Bureau employs 57 Transition Assistance Advisors (TAA) for the 50 states and 4 territories.

The TAA's primary function is to serve as the statewide point of contact and coordinator. They also provide advice regarding VA benefits and services to Guard members and their families and assist in resolving problems with VA healthcare, benefits, and TRICARE. VA and the National Guard Bureau teamed up at the beginning of the program in February 2006 to provide training to the TAAs on VA services and benefits as well, as define their role as VA advocates. VA has participated in subsequent annual refresher training, as well as monthly TAA conference calls.

Outreach for Indiana Servicemembers

The Indianapolis Regional Office (RO) conducts several outreach initiatives for Indiana veterans and servicemembers. In FY 2007, the RO conducted more than 40 briefings, attended by over 6,000 active-duty personnel and their families. Through March 2008, the RO conducted 16 briefings for over 1,600 attendees.

As of March 2008, the RO Veterans Service Center and VR&E Division jointly provided a full-time presence at the Roudebush VA Medical Center Seamless Transition Integrated Care Clinic (STICC). To provide better services to veterans in Northern Indiana, the VR&E Division operates a satellite office at the Northern Indiana Healthcare System Medical Center in Ft. Wayne, Indiana. The RO is also in the process of establishing an out-based office at both Camp Atterbury and in Logansport, Indiana. The Indianapolis VR&E Division has established a number of working partnerships with Federal, State, and local government entities. One of the partnerships includes a pilot program with the Crane Learning and Employment Center for Veterans with Disabilities. Veterans who complete the program are offered jobs at the Naval Support Activity at Crane, Indiana.

Madame Chairwoman, we at VA are proud of our continuing role in the transition of servicemembers from military to civilian life, and seek to continually improve the quality and breadth of our outreach efforts to active duty, Reserve, and National Guard members.

Thank you for allowing me to appear before you today. I would be pleased to respond to any questions from Members of the Subcommittee.

**Prepared Statement of Charles T. "Tom" Applegate
Director, Indiana Department of Veterans Affairs, Indianapolis, IN**

Ms. Chairwoman and Members of the Subcommittee:

I'm honored to be here today to speak to you on behalf of the Indiana Department of Veterans Affairs. My Department supervises Indiana's ninety-one (91) County Veterans' Service Officers who, in turn, represent the veterans of Indiana.

I am proud to be able to say that the Indiana Department of Veterans Affairs was one of the first in the Nation to partner with the State Adjutant General of the National Guard to bring first-class transition services to the officers and enlisted members of that organization. Since our first workshop in Portage, Indiana on 29 April 2006, we have helped to transition 1,078 National Guard men and women back into civilian society.

The official Memorandum of Understanding was signed by Governor Mitch Daniels in a public ceremony at the Indiana Statehouse on March 17, 2006. That MOU established the Hoosier Veterans Seamless Transition Program (HVSTP) to assist Active Reserve Forces, which includes the Indiana National Guard and Reserves, with the transition to civilian life upon returning from active-duty overseas.

Governor Daniels remarked, "Our veterans have performed the most important public service of all. We are a state of patriots and we should do everything we can to assist and thank these men and women who have given so much for our benefit."

The program ensures that returning veterans are provided with assistance related to their transition from military active-duty to civilian life, including necessary medical care, information about benefits and entitlements, and employment. The HVSTP is a partnership between the Indiana Department of Veterans Affairs, Joint Forces Headquarters, U.S. Department of Labor, the U.S. Department of Veterans Affairs (Benefits), the U.S. Department of Veterans Affairs (Health), the National Guard Family Assistance Offices, the Employer Support of the Guard and Reserves (ESGR), TRICARE, Indiana Workforce Development, and the Hoosier Veterans Assistance Foundation as well as other state veterans' service providers.

The Governor was joined by Adjutant General R. Martin Umbarger, myself from the Indiana Department of Veterans Affairs, and representatives from various veterans service organizations across the state, including the American Legion, VFW, AMVETS, and the Disabled American Veterans.

The workshops enable the participants who have not already done so to enroll in the VA Health Care System, file a claim for service-connected disabilities they may have sustained while on active duty, receive readjustment counseling from either the Operation Enduring Freedom/Operation Iraqi Freedom (OEF/OIF) counselors from the VA Medical Centers or from the counselors at a local Vet Center, resolve any employment difficulties they may be experiencing, find resolution for any TRICARE problems, enroll in family assistance weekends, and learn of any state veterans' benefits to which they may be entitled.

This program has been highly successful and the participants themselves have scored the workshops with high marks.

On 17 March 2006 Governor Daniels also signed Senate Bill 75 which established the Military Family Relief Fund (MFRF). This fund provides grants for the families of Hoosier members of the Indiana National Guard or Armed Forces Reserves who have been called to active duty since September 11, 2001. A portion of the money for the fund is raised through the sale of the "Hoosier Veteran" license plate and the new "Support Our Troops" plate created by the bill. The fund can be used by the reservist or their family for things such as non-receipt of pay, loss of funds, medical, dental & hospital expenses, clothing, utilities, fire or other disasters, essential private owned vehicle, unexpected repairs/maintenance, dependent funeral expenses, emergency travel, rent, or food.

To be eligible, the servicemember must have been on active duty orders for 30 days or more and the cause of the financial difficulty must be connected to the mobilization or deployment. Eligibility extends to 6 months after being released from their active duty orders.

To date this fund has provided grants to the families of National Guard and Reserve members totaling over \$100,000.

On May 3, 2007 the Governor signed Senate Enrolled Act 480 which established the Veterans Affairs Trust Fund. Once a funding source is established, this fund will provide the same kind of relief for members of the active duty and their families and for members of the general veterans' community.

On March 24, 2008 Governor Daniels signed HB 1249 (IC 21-14-10) which provides a remission of tuition fees at state supported colleges and universities for recipients of the Purple Heart medal. This will assist those returnees who suffered injuries resulting in the receipt of this medal to attend college tuition-free.

State law also provides that National Guard and Reserve members who are employed by the State of Indiana and who are called to active duty in the Guard or Reserves, will receive the difference between their military pay and their state salary.

Senate Bill 480 also provides a tax break to returnees the year following their return. Any military pay earned during the entire duration of their active duty orders is exempt from state taxes, not just the time they served in a combat zone. This will provide a tremendous relief to this group of taxpayers.

We have recently learned that some of these men and women return to Indiana and face the possibility of becoming homeless. This is totally unacceptable and the Indiana Department of Veterans Affairs has lately become more involved in preventing this condition for those who have given so much for their state and Nation.

In conclusion, I wish to thank the House Committee on Veteran's Affairs Subcommittee on Economic Opportunity for the opportunity to present this testimony.

